

The National Underwriter

A WEEKLY NEWSPAPER OF INSURANCE

THURSDAY, JULY 5, 1928

Between You ~ and ~ Needless Trouble!

SUDDEN... Startling... the accident that has been lurking 'round the corner takes you unawares.

While you are dazed and bewildered the unpleasantness and expense that follow come to increase your troubles, ten-fold.

UNLESS ~

the insurance man who serves you has made certain that your policy covers just such an emergency.

UNLESS ~

he is "on the job," ready to fill in the breach, to keep you from unnecessary trouble.

UNLESS ~

your policy carries the name of such dependable companies as the Employers' Liability Assurance Corporation, Ltd., the American Employers' Insurance Company, or the Employers' Fire Insurance Company, comprising The Employers' Group.

When you deal with The Employers' Group you may be certain that the man who directly serves you will plan your insurance to protect you from the inconvenience of needless trouble.

There's an Employers' Group Representative in Your Neighborhood

WRITE for OUR BOOKLET
"What Is It and What of It"
THIS insurance index gives briefly the whys and wherefores of modern insurance. Your request will place you under no obligation—nor will a representative call unless you so specify.



THE
EMPLOYERS'
LIABILITY ASSURANCE CORPORATION, LTD.

THE
EMPLOYERS'
FIRE INSURANCE COMPANY

AMERICAN
EMPLOYERS'
INSURANCE COMPANY

*Practically every kind of Insurance
except Life Insurance*

110 MILK STREET, BOSTON, MASS.

"The Home of the Service that Satisfies"

THIS advertisement is a facsimile of that appearing in current issues of the *Atlantic Monthly*, *Harper's*, *Review of Reviews*, *Scribner's*, *World's Work*, and the *Golden Book*—yes, THE EMPLOYERS' GROUP believes in the American Agency system. We believe that such advertising will benefit the insurance business. We believe that it will benefit particularly the representatives of THE EMPLOYERS' GROUP.

We are proud of the growth of our agency force. We are proud of the large number of loyal agents who have been associated with us for many, many years. At the same time we are glad to say that some agency connections are still available for the competent insurance man.

75TH

Anniversary

Why They Consider Us
FOUR SQUARE
With Agents ~

Absolute Fairness
Mutual Understanding
Experience
Regard for Agency System
Interest in Agents' Welfare
Complete Efficiency
Acquaintance with Agents
Never Fails to Fulfill Obligations

Company Friendship
Earnest Helpfulness
Notable Sympathy
True Honesty in Business Conduct
Realizes Agents' Problems
Always Dependable
Loyalty

NOTABLE SYMPATHY

"I like to see a company maintain a firm but fair policy in the conduct of its business, and this involves a sympathetic understanding of the rights of the assured and the agents. American Central displays the above qualities and is therefore a valuable asset to any agent."

HAROLD S. MAYER,
GODCHAUX & MAYER, LTD.
NEW ORLEANS, LA.

AMERICAN CENTRAL INSURANCE CO.

SAINT LOUIS

B. G. Chapman, Jr., President

D. E. Monroe, Vice Pres. and Secretary



Established 1782.

*A Corporation which has stood
the test of time! 146 years of
successful business operation.*

World-wide interests.

Absolute security.

Excellent Service and Facilities

PHOENIX
ASSURANCE COMPANY, Ltd.
of LONDON

150 WILLIAM STREET

NEW YORK

PHOENIX
INDEMNITY COMPANY
150 WILLIAM STREET
NEW YORK



The first electric street railway.
opened at Baltimore Sept. 1, 1885

75th
Anniversary

CHICKENS, horses and cows found this first electric railway an exposed and rather shocking affair, for when they crossed the tracks they very often had a rude jolt and were shot into the air ruthlessly. All because the third rail was bare. Humorous and crude as this may have been, it was the forerunner of the present vast electric rail systems that have augmented our modes of communication and transportation.

It was three decades before this first utilization of electrical power for travel that the Home started the flow of its resources to the world in the form of insurance protection.

THE HOME INSURANCE COMPANY NEW YORK

1853  1928
THE HALLMARK OF INSURANCE
Seventy Fifth Anniversary Year

The National Underwriter

Thirty-Second Year No. 27

CHICAGO, CINCINNATI, NEW YORK AND SAN FRANCISCO, THURSDAY, JULY 5, 1928

\$4.00 Per Year, 20 Cents a Copy

BANK AGENCY ISSUE NOT CAUSE FOR ALARM

Louisville Local Agent Says That
Such Agencies Are Making
Little Progress

BANKER ALSO GIVES VIEW

Edward J. Miller Discusses Question at
Annual Meeting of Kentucky
Agents

LOUISVILLE, July 3.—Speaking on the subject of bank agencies at the annual meeting of the Kentucky Association of Insurance Agents, Edward J. Miller of this city took the position that it is not one that should cause any great worry to the agents.

"It would appear that after all of the agitation since the Richmond declaration, there should be no bank agency question, but it still remains one of the live questions of the day," said Mr. Miller. "I firmly believe that there would be no bank agencies if it were possible to get the proper cooperation of the agents who sometimes complain the loudest about the evil.

Not Question of Competition

"There are those of our bank agency friends who claim that the objection on the part of agents' organizations to these agencies is solely for the reason that they do not want competition. To them I would say that we do not object to competition in general, but we do object to the class of competition that is practiced by some of our banker friends. We believe the agent should work for his business and not sit down and force his premiums by financial coercion. This financial coercion is not used with all borrowers, for the reason that our banker friend, who resorts to coercion to force in his premiums, seems by training to know who will stand to be forced.

"What I believe to be the most important development in the business, so far as the local agent is concerned, was the adoption of the so-called conference agreement, which was entered into by the National association and practically all of the companies. It is to be regretted that all companies could not see their way clear to enter this agreement. But I am sure you will find, on a careful analysis, that in this agreement will be found companies that will write more than 90 percent of the total agency premiums.

Bank of Italy Situation

"A little while ago we all were excited about developments on the Pacific Coast, due to the announced policy of the largest bank in the territory. This banking institution had made real progress in the extension of the branch banking system, having purchased many small banks in which some officer was also an agent of fire insurance com-

WIGHT IS MADE GENERAL ADJUSTER OF HARTFORD

NOW IN NEW ENGLAND FIELD

Prominent in Organizations, Heading
New England Exchange—Succeds T. H. Scotland

BOSTON, July 3.—Malcolm G. Wight, special agent of the Hartford Fire for eastern Massachusetts and Rhode Island, president of the New England Exchange and president of the Bissell Field Club, composed of the field men of the Hartford Fire in the eastern territory, has been appointed general adjuster in charge of the loss department at the home office in Hartford. He will succeed Thomas H. Scotland, the present general adjuster, who retires after long years of service.

Mr. Wight was born in Massachusetts in 1884 and attended the Massachusetts Institute of Technology, where he specialized in civil and electrical engineering. He spent three years as an inspector with the Underwriters Bureau of New England and in 1915 became special agent for the North British for Massachusetts, Rhode Island and New Hampshire where he served for seven years. In 1922 he transferred to the Hartford Fire.

Serving as vice-president in 1920 and chairman of the executive committee in 1921 and 1922, Mr. Wight was last January elected president of the New England Insurance Exchange. He was the first president of the Bay States Club, composed of Massachusetts field men.

Floyd W. Andrews has been appointed to succeed Mr. Wight as special agent of the Hartford for eastern Massachusetts and Rhode Island. He is now special agent for the Federal and Northwestern Fire & Marine.

panies. After purchasing these small banks, mostly in small towns, it immediately took the position that the commission on insurance, that had heretofore accrued to the officer agent, belonged to it.

"The position thus taken called for a fight—on the part of organized agents—and they did fight. The result was that all companies that had heretofore been represented by these officer agents took up their agencies and followed the spirit of the conference agreement. After these companies had left there remained a fertile field for some company or companies that had not signed the agreement.

"It developed that two such companies did enter these bank agencies, one of the two being one of those that we have been quarrelling with over the Milwaukee declaration. These, too, after a short period, also withdrew, which indicates that they too have seen the light and have come to the conclusion that the bank agency is not a good thing for the business in the long run. This same large banking institution then purchased a small insurance company, but as yet, so far as I know, has made no effort to operate it on other than a legitimate agency basis.

"I mention these facts to indicate to

H. N. KELSEY AT HEAD OF NEW FIRE COMPANY

FORMS AMERICAN COMMERCE

Many Prominent Men Among Directors
of Carrier Now Being Organized
in New York City

NEW YORK, July 3.—Entry of a new Richmond into the fire underwriting arena may be looked for about Sept. 1, by which time, it is expected, the American Commerce Fire of this city, now incorporating, will have completed all necessary preliminaries and be ready for business. It is to have an initial capital of \$1,000,000 and a net surplus of \$2,000,000, and plans to write all standard forms of fire and related coverage. Horatio N. Kelsey, long a prominent figure in fire insurance circles, is to be president of the corporation, in the management of whose underwriting and financial affairs he will have the aid of a number of notably strong men.

Directors of New Company

Among those already secured as directors for the American Commerce Fire are: Maj. W. I. Lincoln Adams, capitalist; Charles B. Alling, attorney; Col. Louis Annin Ames, president Annin & Co.; Richard E. Dwight, of the law firm of Hughes, Sherman & Dwight; George P. Kennedy, vice-president Chatham & Phenix National Bank; William Elder Marcus, Jr., of Marcus & Co., jewelers; Charles F. Robbins, vice-president A. G. Spalding & Bros., and Harold Swain, counsel Title Guarantee & Trust Co., all of New York City; also A. Ingham Bicknell, attorney and member of the firm of Ammidon, Bicknell & Ryan, Boston; Lewis B. Curtis, president Bridgeport Savings & Trust Co., Bridgeport; Robert H. Hunter, of Rollins, Burdick & Hunter, insurance agents, Chicago, and Maj. John A. Warner, superintendent New York state constabulary, Albany.

Mr. Kelsey's Career

As a former special agent in the middle west, subsequently in turn becoming a state agent, assistant departmental manager, full division manager and from 1919 to 1927 United States manager of the London & Scottish, Mr. Kelsey is known to insurance men from one end of the country to the other and is held in high esteem. While there is keen strife for premiums in the fire business, there is no question but that the American Commerce Fire will make a place for itself from the start, increasing its standing from year to year as the capacity of its management and the quality of service the company supplies becomes fully known.

you that the system of bank agencies is not making the progress that some would have you believe. My opinion is that it is no further advanced than it was ten years ago—except in a few isolated spots. Louisville happens to be one of these spots.

"I firmly believe with the splendid cooperation the agents are getting from

(CONTINUED ON PAGE 33)

AVIATION INSURANCE PRESENTS PROBLEMS

Underwriter Handling Line Must
Know Flying and Also Must
Know Many Coverages

SOUND ADVICE OFFERED

Manager of Aeronautics Division of
Prominent Marine Office Ad-
dresses Albany Field Club

In an address before the Albany Field Club, Albany, N. Y., Harold Jackson, vice-president and manager of the aviation division of William H. McGee & Co., New York marine office, detailed the underwriting problems of aviation insurance and gave sound advice on insuring flying hazards. The McGee office manages the recently organized Transportation companies, which specialize in aviation insurance. Mr. Jackson's address was as follows:

"Aircraft insurance presents many problems to the underwriter. Covering as it does practically all fields of insurance, it has the added difficulty of covering a new and at the moment somewhat hazardous means of transportation.

"In view of this fact the underwriters must have not only a comprehensive knowledge of all forms of insurance, but also an intimate knowledge of the many conditions pertaining to actual flying operations and aircraft construction.

Must Know Many Forms

"On the insurance side the underwriter must be conversant with the following forms of insurance: Fire, marine, tornado, theft, perils of the air (crash), loss of use, public liability, passenger liability, property damage, personal accident, pilot life, and compensation.

"On the flying side the underwriters must know the kind of country flown over, must have a knowledge of airports and equipment, lighted routes, emergency landing fields, and the relation of factory to base of operations for major repair purposes. He must be able to judge whether the ground staff is adequate, to pass on qualifications of pilots to fly different types of machines than those in which they are proficient, to pass on methods of operations, and operation orders, and to see that all schools desiring coverage are using correct methods in training pupils.

Unknown Presents Problems

"The purely technical side of the forms of insurance used in writing aviation business is not new. The flying end of it, to most of us is all new. Therefore, it is the unknown that now presents most problems. Here is where the government lends a helping hand.

"The activities of the department of commerce have been very helpful to everybody concerned and have done re-

(CONTINUED ON PAGE 33)

PLENTY OF SPEAKERS AT MICHIGAN FIELD MEET

EACH AROUSES ENTHUSIASM

Convention Is Well Attended—Visitors From Points in and Outside State Are Numerous

Although on the day preceding the meeting of the Union and Bureau field men of Michigan it was confidently announced that the officers nominated in advance for each organization would be elected, a change was made in the Field Club lineup and the Bureau organization reelected all its old officers, as follows:

President, Harry Ridenour, American of Newark; vice-president, J. J. Hubbell, Security of New Haven; secretary, Stuart Morgan, Agricultural. Clarence Rich, Chicago, manager of the Underwriters Adjusting Company, and Herbert A. Clark, Chicago, western manager of the Firemen's of Newark, spoke briefly at the Bureau meeting.

Three programmed speakers addressed the joint meeting of the Union and Bureau field men's organizations of Michigan at their meeting at Port Huron, and each of the three made a lasting impression on his audience. The meeting was more enthusiastic than field men's meetings usually are and was well attended. George W. Carter of Detroit, one of the outstanding local agents of Michigan; Clark J. Munn, manager of the Cook County (Ill.) Loss Adjustment Bureau, and Commissioner Charles D. Livingston of Michigan were the speakers. W. P. Robertson, Chicago, western manager of the Alliance, and Ralph Rawlings, Lansing, of Rawlings & Hewett, western managers of the Boston and Old Colony, also addressed the meeting. Mr. Rawlings is president of the Western Insurance Bureau.

On the evening preceding the joint meeting the Michigan Fire Prevention Association executive committee met. The guest speaker at this session was Richard E. Vernor, head of the fire prevention department of the Western Actuarial Bureau. On the day following the joint meeting the Union and Bureau field organizations met separately and elected officers. Herbert A. Clark, secretary and western manager of the Firemen's and a past president of the Bureau, addressed both meetings. His subject was the value of teamwork.

Rawlings Pledges Bureau Cooperation

Mr. Rawlings for the Bureau pledged the cooperation of Bureau field men at town inspections and expressed himself as hoping to see the day when no tradesman or mechanic will be appointed as an insurance agent to do business on the hit-or-miss basis while trying also to conduct some other business, and the day when no apartment house owner, secretary of a corporation or similarly unqualified person will be made a broker. With reference to balances Mr. Rawlings reported that Bureau field men throughout the territory are about 80 per cent clear on collections.

For recreation the field men played golf, swam, shot clay pigeons, danced and sang. The singing field man is becoming an important personage in the recreation activities of conventions. A number of the men took their families to the affair. Most of those present from Michigan drove to the meeting. The size of the crowd varied through the three days, as some of the field men checked out of convention headquarters early and others arrived late.

Blue Goose Insaures

At a business meeting of the Blue Goose following the joint meeting on the second day the Michigan pond voted to adopt the group life insurance plan that has been adopted in some other states, and a number of those present wrote their premium checks before they left the hotel. As the annual meeting of

SCHOOL BOARD TO TEST RIGHTS OF MUTUALS

WILL GO TO SUPREME COURT

Erie, Pa., Body Decides to Carry the Issue Up to the Highest State Tribunal

ERIE, PA., July 3.—In an effort to determine whether municipalities may place their insurance with mutual companies the board of education of Erie will carry a test case to the highest court in the state. Members of the board after a lengthy discussion of the matter reached this decision and will retain legal talent competent to make a proper presentation of the case.

In a decision given recently by Judge Hirt at Erie it was held illegal for a school district to place insurance with a mutual company. A permanent injunction restraining the board from such coverage of its property was issued by the court, and is now in effect. The new action will be in the form of an appeal and will be carried to the Pennsylvania Supreme Court.

the Michigan pond is held in March, no other business than that concerning the insurance was transacted.

H. A. Clark's Address

Mr. Clark in his address stressed the value of cooperation among groups and on the part of individuals concerned with the insurance business and said that only such teamwork will result in improvements that are enduring. He said the public should have a better understanding of the financial magnitude of the insurance business, and that it is a part of the field man's duty to take to the public this information. Regulation Mr. Clark upbraided in vigorous terms. "We already have had too much governmental meddling in private affairs," he said, and added that further meddling should be opposed by all in the business.

Another Newark Company

A late New Jersey incorporation is the Bonded Fire of Newark, with a proposed capital of \$100,000.

BULAU HEADS OHIO FIRE PREVENTION ASSOCIATION

WORK OF YEAR IS REVIEWED

Best Results on Inspections in Smaller Places, Which Will Be Given Especial Attention

A. E. Bulau, state agent of the World Fire & Marine, was elected president of the Ohio State Fire Prevention Association at its annual meeting last week. Others officers are Thomas Hites, Northern of New York, vice-president, and Harold Davis, New York Underwriters, secretary-treasurer. Mr. Hites represents a nonaffiliated company which has been very active in the work of the Ohio association.

The meeting was presided over by Vice-President Bulau. He called attention to the fact that the burden of work during the past year had fallen largely upon the same companies throughout the year and emphasized the necessity for more general assistance from all.

Members of the association believe that the best results of the past year have been obtained in the smaller towns and cities and the entire operations the coming year will probably be centered in these places.

Special activities of the past year include the work of the legislative committee in preparing for adoption of the model arson law in Ohio, investigation of pyroxylin lacquer hazards and the possibility of obtaining state legislation or state regulations from the state fire marshal's department to safeguard these hazards, and promotion of a plan to have Ohio State University establish a fire school for firemen of the state. The work of the Inter-Chamber Fire Waste Contest committee attracted national attention and the chairman of this committee was called to Washington by the National Fire Waste Council to explain Ohio methods of operation.

At the nine inspections the past year 3,865 risks were visited. Defects were reported in 2,678 of these and 8,577 recommendations were made. The average percentage of recommendations reported as complied with was 49.8. The response from Medina was best, 60 per cent. Columbus was at the bottom with 26 per cent compliance reported.

OHIO FIELD MEN MEET AT CEDAR POINT SHORE

MANY TREKKED TO THE SANDS

Both Union and Bureau Organizations Had a Fine Attendance—Cooperation Shown by Special Agents

The midsummer meeting of the Ohio field men held in Cedar Point last week was featured by meetings of the Union and Bureau organizations, the Blue Goose and the Ohio Fire Prevention Association.

President B. A. Evans presided over the meeting of the Ohio Fire Underwriters Association. A. W. Jones, secretary, gave a complete report covering the operation of the balance rule for the first six months of 1928. The results were most encouraging, he said. His reports showed that the number of delinquent agents is diminishing very rapidly. From nearly all companies there has been an unusual degree of cooperation. President Evans expressed the hope that cooperation the last six months would continue as begun.

F. P. Hamilton, manager of the western department of the Queen, commended the collection work being done in Ohio and urged continued efforts in that work. Referring to the influx of new capital into the fire insurance business he expressed the hope that the new companies would appreciate the value of organization and join the ranks of the organized groups. Others who addressed the meeting briefly were A. E. Henne, secretary of the America Fore group and George B. Sedgwick, assistant secretary of the Great American.

F. E. Woods, formerly state agent of the Westchester, now retired because of ill health, and W. W. Tuttle, formerly of the Commercial Union, resigned from the organization.

President Evans made these appointments: Executive Committee: Arthur Lohmeyer, chairman; Fred Sipp, C. B. Patterson, E. W. Powers and William Reed. Clearance Committee: G. C. Huth, chairman, Ralph C. Learn and Harry B. Matt. Rules Committee: W. J. Gilsdorf, chairman, M. F. Grimm, Phil Beebe and C. R. Garbutt. Entertainment Committee: Martin Vold, Jr., chairman, O. F. Gibbs, R. E. Metzger.

Guests at the meeting included Allen C. Guy, Columbus, manager Western Adjustment; A. D. Fulton, Western Adjustment at Cleveland; H. F. Sears, manager for the Western Adjustment at Toledo; B. B. Edwards, manager of the Cleveland office of the Ohio Audit Bureau; Neal Hummel, manager of the Toledo office of this organization; C. F. Siler, manager of the Toledo office of the Ohio Inspection Bureau, and Charles E. Curtis, adjuster of Cleveland. President W. E. Jones presided at the meeting of the Ohio Association of Fire Underwriters, the Bureau organization. Maurice Crowe, manager of the Toledo office of the Underwriters Adjusting, addressed the meeting. In this organization, too, it was reported the past year had shown very favorable results from operation of the balance rule.

J. W. Ahrenholtz of the United American resigned his membership. He goes to Pittsburgh to give his entire time as assistant secretary of the company.

The Blue Goose dance in charge of Homer Rubrecht, Martin Vold, Jr., and D. Burnford, was well attended. The golf tournament under the direction of John H. Gray provided entertainment for the men while the ladies were enjoying a bridge party. Prizes at the ladies' bridge party were won by Kathleen Thompson, Mrs. Ralph Taylor, Mrs. Martin Vold, Jr., Mrs. Harry Matt, Mrs. Ed Keeler and Mrs. Fred Baughman. Winners of the golf tournament were Fred Sipp, John H. Gray, H. W. Roland and Robert J. Gray. W. J. Gilsdorf won the blind bogey.

CONDENSED NEWS OF THE WEEK

Malcolm G. Wight has been promoted to general adjuster for the Hartford Fire at the home office. **Page 3**

The American Commerce Fire of New York City is being organized by H. N. Kelsey. **Page 3**

Program of good speakers is heard at annual meeting of Michigan Union and Bureau field men. **Page 4**

Harold Jackson of William H. McGee & Co. addresses Albany Field Club on underwriting problems of aviation insurance. **Page 3**

Ernest Sturm of the America Fore group shows that the people are growing more heedless of fire hazards. **Page 15**

All officers of Field Club of Michigan are elected at annual convention. **Page 4**

The rate committee of the Explosion Conference will consider the advisability of zoning the territory under its jurisdiction. **Page 5**

Status of mutuals under separation clarified at Illinois field meeting at Lake Delavan. **Page 11**

Willis O. Robb, manager of the New York Fire Insurance Exchange for 18 years, has resigned. **Page 18**

Attorneys for the Western Union and Western Insurance Bureau address taxing bodies in Chicago and Cook county on the tax situation. **Page 16**

Ohio field men's meeting was held last week at Cedar Point. **Page 4**

A. E. Bulau, World Fire & Marine, was elected president of the Ohio Fire Prevention Association. **Page 4**

Erie, Pa., school board will carry case of mutual, barred from writing school insurance to state supreme court. **Page 4**

Kentucky Association of Insurance Agents holds annual meeting in Louisville. **Page 5**

John E. Knapp is elected president of Illinois Field Club. **Page 5**

Fred P. Hamilton, western manager of the Queen, addressed the Ohio Fire Underwriters Association at the annual meeting of the field men at Cedar Point last week. **Page 5**

National Surety has plans for launching fire running mate. **Page 10**

The Minnesota Blue Goose holds its annual outing. **Page 5**

Fidelity and surety acquisition cost rules for Chicago are in abeyance pending company officials' signatures to pledge of adherence. **Page 35**

A. A. A. special committee on compulsory automobile liability insurance is still studying the matter. **Page 35**

All new stock of New York Casualty has been sold and company's capital is now \$1,500,000. **Page 37**

CONTEMPLATE ZONING OF EARTHQUAKE RATES

Explosion Conference's Rate Committee Will Consider Desirability of Change

BOSTON ASKS REVISION

Five Classifications of Risks Asked—
F. M. Black Elected Chairman of Conference

NEW YORK, July 3.—The desirability of zoning the territory under the jurisdiction of the Explosion Conference with a view to fixing earthquake rates applicable to each, instead of charging the same figures throughout the entire field, will be considered by the rate committee of the organization, it was announced at the recent annual meeting here of the organization. Agents in Boston have been exercised over the rates charged risks in their city and are anxious that they be reduced, because over \$100,000,000 of liability written three years ago will soon expire and there is little chance of its being renewed at existing tariffs. They urged the repeal of the present annual rule, saying that the business was hard to place and they should not be required to resell clients every year. Prior to 1927, the conference rules permitted the writing of earthquake covers for three years, for two and a half times the annual rate, which rule was rescinded in Aug. 1, 1927, when the new tariffs were promulgated.

Five Risk Classifications

As a counter to the plea of their Boston representatives members of the conference hold that the earthquake rates first adopted some years ago were unreasonably low, being but 4 cents a year or 10 cents for three years. Subsequently these were doubled, but managers still felt they were insufficient for the potential liability assumed, and on Aug. 1, 1927, a further advance, retroactive to April 1, 1927 of the same year, was determined upon. The rates last agreed upon are still in force, and will so continue unless modified should the rate committee recommend and the conference approve, the idea of a zoning system. Risks are classified under five divisions, A to E inclusive, rates thereupon ranging from 15 to 20 cents, a reduction of from 25 to 33 1/3 percent being granted for use of the various co-insurance clauses.

Blake Elected Chairman

Class A embraces dwelling risks upon which no co-insurance is required. Class B covers fireproof structures; Class C ordinary buildings either five stories in height or covering not to exceed 5,000 feet in unbroken ground area; Class D, all properties not included in any of the preceding classes; Class E, tanks, reservoirs, dams, bridges and the like.

Commissions allowed upon earthquake business are: 15 percent to local agents and 20 percent to general agents. Brokerage is 10 percent. Many of the big office buildings carry this form of coverage, particularly where a mortgage is involved.

The reluctance of many companies to assume heavy lines in the Back Bay section of Boston is due to the fear that the property, largely made land, would not resist shock to anything like the same degree as the rest of the territory which rests upon a rock base.

F. M. Blake, Phoenix of Hartford, was elected chairman of the Explosion

KNAPP MADE PRESIDENT OF ILLINOIS FIELD CLUB

NAMED AT DELAVAN MEETING

Bureau Men Approve Plan for Underwriters Adjusting Company Branch at Quincy

In the election of officers at the annual meeting of the Illinois Field Club at Delavan Lake, Wis., John E. Knapp of the Concordia was elected president over A. H. Knight of the National Liberty by a vote of 21 to 7. The other officers, elected without contest, are: Vice-president, Harry W. Wood, Dubuque Fire & Marine; secretary, C. A. E. Hoest, Girard Fire & Marine; treasurer, J. L. Hon, National Liberty.

At the Field Club meeting a letter from Clarence A. Rich, manager of the Underwriters Adjusting Company, was read, in which Mr. Rich asked if the Bureau field men of Illinois felt that the Underwriters Adjusting should establish a branch office at Quincy, which it is now handling from Peoria. The consensus was in favor of a Quincy branch office, and a committee will advise Mr. Rich of the decision of the views of the field men.

Confer on Balance Rule

A committee consisting of Dan T. Smith, Milwaukee Mechanics, Lloyd H. Brown, Firemen's, and S. B. Ridgway of the American was appointed to confer with the few members of the Field Club who are not cooperating wholeheartedly with the agency balance rule. It is believed that this committee will be able to swing the non-conformists into line.

A letter from J. A. Giberson, local agent at Alton, Ill., was read, in which Mr. Giberson announced that a new local board had been formed in his city and that the members of it could not represent either a mutual or a reciprocal.

Legal Aspects of Fire Contract

There was a talk by R. S. Danforth, agency superintendent of the Millers National. S. Levin of Silber, Isaacs, Silber & Woley, Bureau attorneys, spoke upon the legal aspects of the fire contract. He said that it was most important that the agent or field man or anyone representing a company say nothing that might be construed as a waiver of rights. Recent court decisions have been most unfavorable in cases where the agent has said or even inferred something that might be interpreted as a waiver.

G. E. Manning of the Underwriters Laboratories gave a talk accompanied by stereopticon views showing the work of the laboratories, and the methods of testing and approving fire prevention devices. John T. Harding of the Millers National, the retiring president, was presented with the emblem of his office by John B. Tetlow of the American.

Banks as Insurance Agencies

At one of the sectional meetings during the recent gathering at Minneapolis of the International Rotary, the query was propounded by an insurance man as to whether it would be considered sound ethical practice for banks to write insurance as a side line, using the influence they have with clients to secure the handling of their various insurance coverages. While the group gathering was made up largely of general business men, the insurance representation being limited, all went on record as opposed to the practice.

Conference for the new year; P. M. Brink of the Westchester, vice-chairman; Wallace Reid, local agent, continues as secretary-treasurer, as does W. F. Roembke as manager.

COMMISSIONER LIVINGSTON ADDRESSES FIELD MEET

RECOUNTS "CLEANUP" STORY

Michigan Insurance Department Head Is Warmly Received at Union and Bureau Club Convention

Charles D. Livingston, Michigan insurance commissioner and formerly a Michigan field man, addressed the joint meeting of Union and Bureau field men at their annual convention at Port Huron and recounted a story of "cleanup" in the state that won the hearty approval of his audience. Mr. Livingston is a commissioner who realizes to the full the public nature of his office and believes that a major duty of a commissioner is to inform and protect the public in matters of insurance.

Thanks for Cooperation

In opening Mr. Livingston warmly thanked the field men and the local agents for the cooperation they have given him so far during his incumbency and expressed the wish that this cooperation continue. He detailed the



CHARLES D. LIVINGSTON

campaign he has waged against the incompetent agent, whom he said is also frequently the dishonest agent, and said that his office has succeeded in large measure in purifying the agency end of the business. The commissioner said his office has cleared Detroit of arsonists, who for a time were very active.

Local Agents Scored

Again referring to local agents the commissioner said: "Ninety percent of all claims made are made because of the ignorance or the dishonesty of local agents. I believe that the insurance department is responsible to the public and that a higher quality of agents is needed for the 800 insurance companies operating in Michigan."

Mr. Livingston told his auditors he believes there is a great future ahead for field men for the reason that they are becoming constantly more important to the companies. He urged the field men to work hard to qualify themselves to become the "eyes and the ears of the fire insurance business." With reference to the field man's contacts with local agents he urged: "Don't call on a local agent unless you can take him something that is valuable to him and to the business."

In a brief comment on Mr. Livingston's address W. P. Robertson, western manager of the Alliance, urged the field men to contact the fire chiefs in their territories at regular intervals and offer advice and practical assistance in the solution of fire department problems.

KENTUCKY AGENTS IN SESSION IN LOUISVILLE

Excellent Attendance and Notable Program for State Association Meeting

WILSON IS PRESIDENT

Irvine Man Chosen to Head Organization for Coming Year—Many Good Addresses

NEW OFFICERS ELECTED

President—Harry B. Wilson, Irvine.
First Vice-President—W. O. Harber, Richmond.
Second Vice-President—Len Shaw, Mayfield.
Third Vice-President—Norman I. Taylor, Burnside.
Fourth Vice-President—Mrs. N. K. Tunis, Danville.
Secretary-Treasurer—Jos. H. Gausepohl, Covington (reelected).
Executive Committee—Paul M. Moore, Earlington; W. Culver Vaughan, Louisville; W. T. Poynter, Winchester; W. A. Reiser, Louisville; G. R. Reed, Columbia; Wm. H. Noel, Harlan; P. H. Eastham, Ashland; Thomas Woodruff, Lexington.

LOUISVILLE, June 3.—An excellent attendance marked the annual meeting here of the Kentucky Association of Insurance Agents. There were close to 100 in the convention hall. President Paul H. Eastham called the meeting to order and Mayor Harrison of Louisville delivered the address of welcome. The welcome from the Louisville Board, which was to have been delivered by A. G. Chapman, was handled by Secretary Leo Thieman, on account of the unavoidable absence of Mr. Chapman. A short response was given by Harry B. Wilson of Irvine, Ky.

Charles J. Smith of Lexington, chairman of the grievance committee, reported that there were but three grievance cases in the hands of the committee, which had not been settled. He stated that most of the cases had been adjusted by correspondence.

Discuss Automobile Certificate

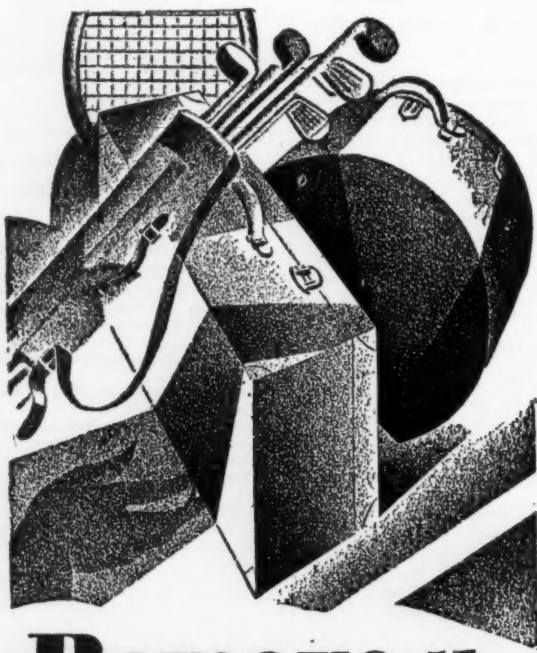
George A. Burkley of Louisville led an open discussion on the standard automobile identification certificate. He said members of the Louisville Board are sold on the idea, even though some members have not used the certificates. The growth of the idea is shown by the demand for certificates on the National association office. Already customers are asking for them instead of waiting for policies in hand to expire.

Others argued that to be most effective the agents must secure cooperation of the police departments in the various cities, automobile clubs, etc., who to send the motoring stranger to when he is in trouble.

Telegrams of greetings were received from Walter H. Bennett, national secretary, and Clyde B. Smith of the executive committee.

President Eastham's Address

President Eastham in his address touched on the work of the year. He mentioned a recent ruling of the attorney general, secured through efforts of the association to protect the local agent from unreasonable demands on the part of companies regarding payment of balances. The ruling does not abrogate the right of companies to appeal to the insurance department when an agent willfully and deliberately refuses to pay collected balances, but does protect the agent on balances which he has not collected. He also heartily endorsed the



Remove the Shadows

INVISIBLE shadows hover over every vacation trip. Its joys can be clouded at any moment by the annoying loss of personal belongings. The danger is present from the moment the vacationist steps out of his door.

Our agents are getting closer to their clients and closer to prospective clients by concentrating *now* on the protection offered by Personal Effects Insurance. They are making a surprising summer sales record by removing the shadow of loss by theft, fire, and the hazards of transportation.

How? By showing that Personal Effects policies are good *all year round*, anyplace away from home. By proving that day for day, this is the most reasonable, as well as one of the most essential forms of insurance obtainable.

Agents are invited to write for Selling Points and Outline of the Personal Effects Policy.

STAR
Insurance Co.
OF AMERICA

Executive Offices: 1 Pershing Square
Park Ave. at 42nd St., New York, N. Y.

Western Dept.
CHICAGO

Pacific Coast Dept.
SAN FRANCISCO

THE COMPANY WITH THE L. & L. & G. SERVICE

stand of the insurance commissioner and department of fire prevention and rates in their efforts to check over-insurance.

S. B. Moxley of Shelbyville, speaking on relations of the Kentucky Actuarial Bureau and the agents, showed a friendly attitude toward the bureau, as a reform development that had corrected many abuses and evils of the old days in a friendly and constructive way. He contended that the agents should have no quarrel with the audit bureau, whose principal function is to call attention to agents' errors.

The speaker referred to the point made by George B. Parker of the Kentucky Actuarial Bureau before the Association of Fire Insurance Examiners in Chicago, that the bureau men are the most direct emissaries of the companies coming in contact with the assuring public, and suggested that the adoption of a policy by the bureau entailing cooperation with the field men and agents and of good will building with the public would surely be followed by a reciprocal spirit, resulting in much good for the business as a whole.

Gandy Urges Organization

Charles L. Gandy of Birmingham, president of the Alabama Association of Insurance Agents, said that the fire insurance business is the most constantly changing business he knows of, and the most loosely organized set of people are conducting it.

Mr. Gandy said an insurance company official recently declared 50 percent of the local agents are bankrupt and do not know it. He took exception to that remark, as he believes most of the 50 percent do know it. He held that the very fact that there are virtually no millionaire insurance agents would show that they do not know how to operate. He discussed proven accounting systems and argued that agents do not pursue the direct method of solicitation as they should. Too many agents, he said, consider themselves executives and do not spend their time on the streets. Many agents employ too many solicitors and think that by so doing they will make more money. Perhaps they do until a competitor takes the solicitor away at a higher share of the premium. He discussed credits, and said some agents are now either getting their money or their policy, instead of allowing accounts to run 9, 12 or 15 months.

Young E. Allison, Jr., of the "Insurance Field," spoke on "Is the Trade Paper a Trade Bible?" He said it is not the business of a trade paper to tell the people how to behave and the paper has no religion other than truth and accuracy.

Frank M. Chandler of Chicago, father of the Insurance Day idea, discussing state insurance days merely told of the development that has been shown in a number of states and plans for developing insurance days in others. Mr. Chandler remarked that in no state where an insurance day program has been held has the plan died. The second meetings have been larger than the first and the third larger than the second.

The afternoon session was closed with a short talk by Ed M. Allen, former president of the National associations, who talked on the development in Kentucky and the excellent showing made by the Kentucky association in attendance at the meeting. He congratulated Secretary Leo Thieman of the Louisville Board on his efforts in arranging a program and bringing out a large attendance.

Speakers at the banquet were Leon P. Lewis, Louisville attorney, for eight years a member of the Kentucky legislature, and Shelton M. Sauflay, insurance commissioner of Kentucky. Mr. Lewis discussed trade associations, holding that they were formed and maintained for protective and defensive purposes for the common good of the industries represented. He remarked on the efforts of the insurance interests regarding legislation in Frankfort, and especially at the 1928 session.

Commissioner Sauflay upheld the

American agency system, and opposed dustry to the public. He scored the recent utterances of Commissioner Cousins of Texas, before the Texas Association of Insurance Agents, as in opposition to the American agency plan. He argued for the formation of a Kentucky insurance federation, as a union of all insurance interests, to offer a united front against all forms of encroachment upon the insurance business.

Short remarks were heard from William E. Clark of the Kentucky Actuarial Bureau; O. E. Green, Indiana state agent for the Providence Washington, and Mrs. N. K. Tunis of Danville, Ky.

Stafford and Maynard Speak

John F. Stafford of Chicago, western manager of the Sun, argued for fellowship in securing the confidence of the public. He contended for the public to be taken into the confidence of the insurance interests, and shown what makes rates and why—the workings of the rating bureaus, etc. He opposed mystery and secrecy and urged cooperation in all business dealings as between agents, agents and the companies, and between these interests and the public.

Stanley Maynard of Chicago, western manager of the New York Indemnity, discussed various forms of bonds, and sketched the operation and use of each class. He reviewed the growth of casualty and surety business over a ten-year period, especially as to the increase in types of bonds written.

Julius V. Bowman, Louisville, special agent Fire Association, talked on "What the Local Agent and the Field Man Should Expect of Each Other." He held that local agents are entitled to expect that companies send them good field men, well informed, capable, understanding and intelligent, good judges of human nature, and not merely good inspectors and collectors of balances; men who will see that the agent is using the proper underwriting methods and rates, and who can discuss risks and application of forms with the agent.

The local agent, he said, should use discrimination in selection of business, be careful in underwriting, giving the same degree of consideration to accepting risks as the banker does in making loans, with fairness in handling losses, not meddlesome interference, but even justice to both parties.

Edson S. Lott, president United States Casualty, in unmistakable terms branded compulsory automobile insurance as a useless expense to the motoring public, one that does not stop accidents, but which increases accidents, and which penalizes the careful driver. He held that it had resulted in a great deal of ambulance chasing in Massachusetts.

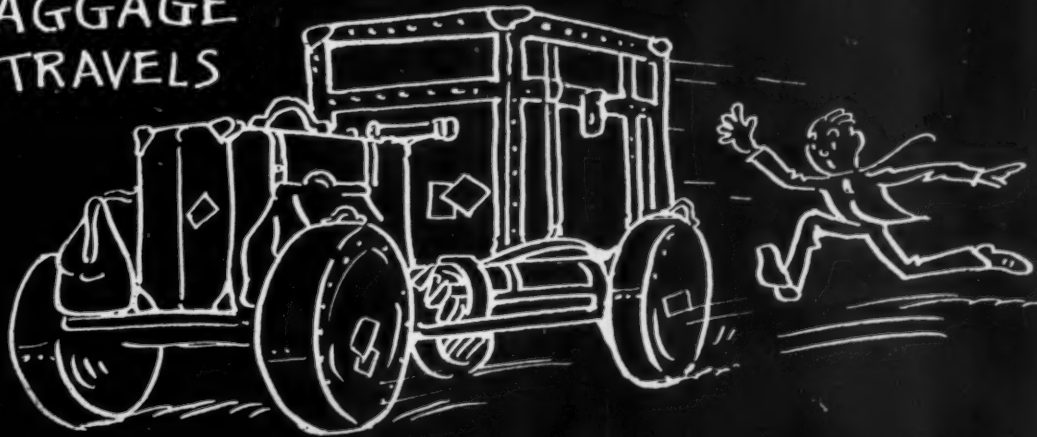
Mr. Lott argued in favor of the agents endeavoring to secure a law similar to that introduced in the Pennsylvania legislature, where it was vetoed by the governor, but is expected to go over at the next session of the legislature. He touched on the laws in Connecticut, New Hampshire, Maine, Rhode Island and sister states which failed to follow Massachusetts.

Commissioner Sauflay briefly outlined cases brought to light recently in which unlicensed companies have written policies in the state, some being foreign companies that apparently do not even exist. He stated that his attention had just been called by a local agent to a case in which he had lost business to an unlicensed company. He asked all of those present to write to him and acquaint him with the facts in all cases in which they learn of policies written in companies that are not licensed or authorized to do business in Kentucky.

A few short remarks were made by A. G. Chapman, president of the Louisville Board, who had been unable to attend the earlier sessions.

The organization voted in favor of accepting an invitation of the Kentucky State Fair Association to cooperate in arranging an Insurance Day for Wednesday, Sept. 12, in Louisville, in connection with the State Fair.

WHEN
BAGGAGE
TRAVELS



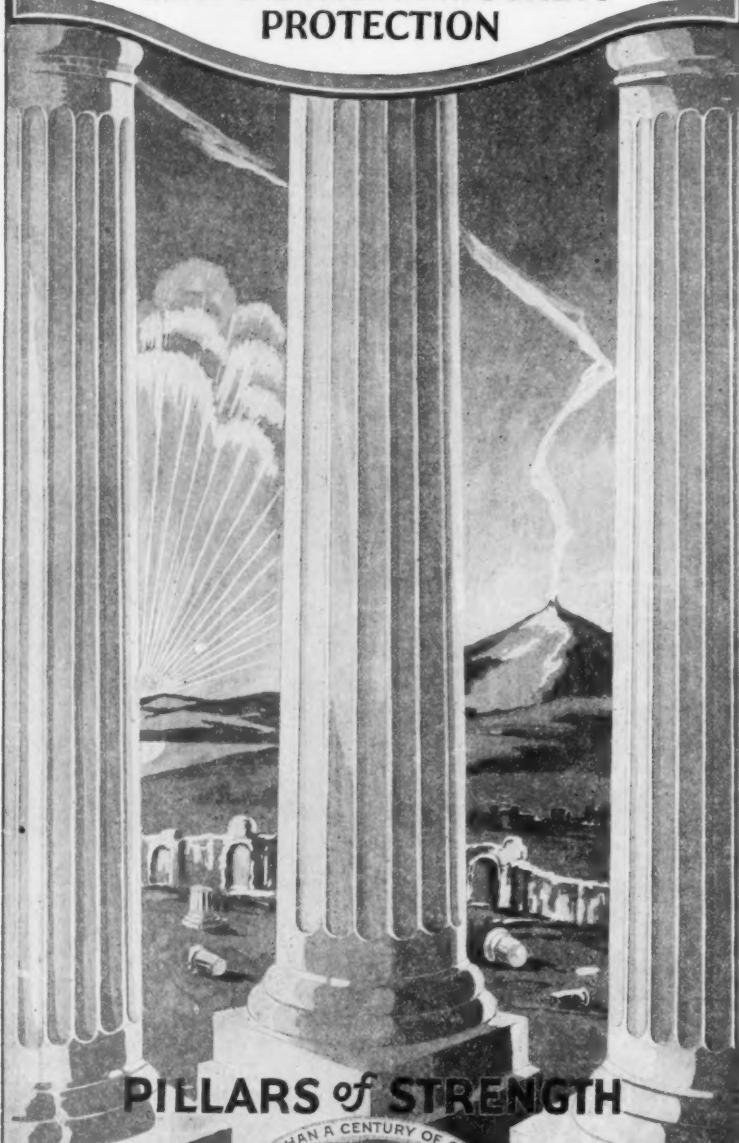
WHEN YOUR PERSONAL
EFFECTS ARE ANYWHERE
OUTSIDE YOUR OWN HOME,
THEY ARE SUBJECT TO
LOSS AND DAMAGE—
THAT'S WHY YOU NEED
TOURIST BAGGAGE
INSURANCE

"The Glens Falls Fleet"



THE ÆTNA FIRE GROUP

Three Strong Companies
Providing Dependable Insurance
in FIRE and ALLIED LINES
and in CASUALTY and SURETY
PROTECTION



PILLARS OF STRENGTH



ÆTNA
(FIRE)

INSURANCE COMPANY

THE WORLD FIRE &
MARINE INSURANCE CO.

THE CENTURY INDEMNITY CO

MINNESOTA BLUE GOOSE HOLDS ANNUAL OUTING

LINNELL WILL HEAD POND

Fire Prevention Association Elects
Leonard Fox, Hanover, President
for the Coming Year

A very successful outing was enjoyed by members of the Minnesota Blue Goose and members of the Minnesota State Fire Prevention Association last week at Alexandria, Minn. All the officers of the Blue Goose were reelected as follows: Thomas G. Linnell, Enck & Linnell, most loyal gander; R. L. Hanson, Liverpool & London & Globe, supervisor; C. F. Butts, custodian; George W. Blomgren, guardian; Clyde W. Seanor, Underwriters Adjusting Co., keeper, and A. E. Strudwick, General Inspection Bureau, welder.

In addition to these officers a new office was created to be known as historian. Robert L. Bruen, an old time field man who has been in the state for 40 years and is now an independent ad-



THOMAS G. LINNELL
Minnesota Most Loyal Gander

juster under his own name, was elected to that office for life.

At this meeting past most loyal gander emblems were presented to five of the oldest living past most loyal ganders of the Minnesota pond. Those of the men to receive these emblems were Frank Mannen, New York; John F. Stafford, manager of the Sun, Chicago; Joe L. King, Retail Lumberman's Mutual, Minneapolis; Louis F. Daniel, Scottish Union, and Byron K. Cowles, Phoenix of Hartford.

Among the speakers at the gathering was Hugh Loudon, former United States manager of the Liverpool & London & Globe, now retired and living in Florida. Commissioner George W. Wells was also present and gave a talk.

Following the annual meeting of the Blue Goose and the election of officers, the annual meeting of the Minnesota State Fire Prevention Association was held. The meeting opened with the president's annual address delivered by William W. Woodroffe, Michigan Fire & Marine.

The new officers of the association elected at that time include Leonard Fox, Hanover, president; A. R. Lofgren, Aetna, vice-president; George D. Van Wagnen, Firemen's, secretary and treasurer.

Winners in the various prize events follow: In the trap shoot, Class A, Carl Lill, Sun, was the only one to qualify and took first place. In Class B, Ed. Wirth, first; Ralph Rademacher,

COOPERATION STRESSED BY MANAGER HAMILTON

OHIO FIELD MEN'S MEETING

Vice-President and Western Manager of
Queen Reviews Some of Present
Day Problems of Business

F. P. Hamilton of Chicago, vice-president and western manager of the Queen, was the main speaker before the Ohio Fire Underwriters Association at Cedar Point last week. He stressed the fact that insurance is essentially a cooperative institution. Modern business as a whole is cooperative in essence. Individualism has long been on the wane. The very structure of a stock fire company makes it cooperative. Because of the nature of fire insurance, companies and insurance men in general must work in harmony. Well conducted company organizations constitute the backbone of the business because if they did not adopt reasonable cooperative courses, demoralization would ensue. Field organizations are essential to further the cooperative movement.

Speaking of some of the future problems before the business Mr. Hamilton referred to the number of new companies entering the field. He said that not all of them would be permanent. Those that will weather the storm and emerge successfully will have back of them not only substantial resources but men of vision, experience and sound judgment. He emphasized the value of man power in a company. To earn a profit in these times requires an astute and well seasoned management. When a company is generously ballasted from a financial standpoint and has enough resources not only to meet present obligations but to set up ample reserves and have enough surplus to meet all contingencies the question of man power becomes increasingly important.

It becomes all the more necessary to have back of such an institution a well balanced, able and trained management.

Mr. Hamilton urged field men to maintain enthusiasm and zeal in their work. The individual must appreciate his responsibility and meet his demands with far more than a perfunctory attitude. He called attention to the desirability of all around field men. The special agent should interest himself in all phases of his work. He should be more than a good hand shaker and production man. He should study underwriting methods, loss adjustments, inspection and prepare himself for effective service in the many departments of his company with which he comes in contact in field work.

second; C. W. Cartwright, Northern of London, third. In Class C, George Manners, Twin City Fire, first; S. W. de Waard, Hartford, second; George Nettleton, former state fire marshal, third.

In the fishing contests, L. L. Law, London Assurance, took first prize for the largest boat of fish. S. W. de Waard copped the prize for the largest bass; R. L. Bruen was second and M. L. Wanvig, National Liberty, third.

D. I. Bergwin, Springfield, took first in the clock golf contest with W. R. Tippery, Aetna, second, and Paul A. Enck, of Enck & Linnell, third. In the rifle shoot, Carl Lill took first; S. S. Ogden of the General Inspection Bureau second, and M. L. Lunquist, Northwestern Fire & Marine, third.

In the archery contest R. L. Bruen took first; Howard Stutsman, Home, second, and Ed. Wirth, third. C. W. Seanor was first in the quoits contest with Carl Lill second and S. L. Hjermstad, Fidelity-Phoenix, third. The meeting was very successful and about 100 attended.

Show this to the Directors of your Local Banks

A statement by the directors of a large bank in a Southern city to the depositors, following the accidental discovery that the receiving teller had been misappropriating funds for two years:

"We lament the necessity of advising you that we have discovered that Mr. Charles H. Stevens★, late receiving teller of the Mechanics Bank★, has defaulted to the amount of \$35,593.58.

"The bank has a solvent bond of \$10,000 of this amount. In order to maintain for you unimpaired, the surplus and undivided profits of \$350,953.51, we have *personally made good in cash* the sum of \$25,593.58."

★ For obvious reasons these names are fictitious. A record of the case, however, is on file at the Home Office.

All 'Round Protection

Every bank's directors should be intensely interested in a method of supplying protection which would make it unnecessary for them to follow this unusual example should similar circumstances arise.

The Bankers Blanket Bond was designed to meet exactly that requirement. To illustrate: suppose a bank carries a \$50,000

Blanket Bond. One of its employees steals \$25,000, or a messenger is robbed of \$30,000, or burglars get away with \$40,000. The *whole amount* of the Blanket Bond is applied to *whichever* one of these losses occurs. Furthermore, the Blanket Bond provides protection against many dangerous hazards *not now covered by any other forms of insurance.*

See Your Banks Today

Blanket Bonds are obtainable in several different forms designed to meet the requirements of every bank. If you haven't already discussed this coverage with the banks in your community, plan to do so at once. The F&D will be glad to render you every possible assistance in presenting a Blanket Bond proposition to any of your local banks.

FIDELITY AND DEPOSIT COMPANY
OF MARYLAND
Baltimore

FIDELITY AND SURETY BONDS



BURGLARY AND PLATE GLASS INSURANCE

AMERICAN AUTOMOBILE INSURANCE COMPANY

ST. LOUIS

L. A. HARRIS
PRESIDENT

ALL KINDS
of INSURANCE
on AUTOMOBILES

CAPITAL & SURPLUS . . . \$3,260,936.98
RESERVES 7,014,294.65
TOTAL ASSETS (JAN. 1, 1928) 10,275,231.63

LOCAL AGENT GIVES HIS VIEWS AT CONVENTION

ADDRESSES FIELD MEN'S MEET

G. W. Carter, Vice-President Detroit Insurance Agency, Is on Program at Port Huron

George W. Carter of Detroit, one of the outstanding local agents of the country, a man who has given of his best thought for insurance and who as a result has built a valuable business, addressed the joint meeting of Union and Bureau field men of Michigan at their annual convention at Port Huron on "Views of a Local Agent." The address was acclaimed one of the best ever heard by a gathering of Michigan field men. In part Mr. Carter said:

"Public relations work is one of the important functions of stock insurance companies, and one of the main responsibilities of the companies is appointment of competent representatives in the local agency field. Industry as a whole must support stock insurance and the men



GEORGE W. CARTER

who sell it. The public must learn that the corporate type of business institution is the only safe and successful type and that the corporate type of insurance company therefore is the best.

"Fifty percent of the value of an insurance contract is the broker behind the line. I am one of those who believes that there is a rate for every risk and that the companies have no right to refuse a risk for anything excepting moral hazard."

Mr. Carter said Michigan is fortunate in possessing the high type of men who are in the adjusting service in the state. He said the state has never had better service than is currently given by the Michigan Inspection Bureau, and that the Audit Bureau also is functioning well and has a broad view toward insurance risks offered.

Agents' Views Important

Mr. Carter suggested that it were better always if local agents and field men were taken into company councils when important rate or rule changes are contemplated. "Field men often are given no more chance than is the local agent to express his thoughts on changes before the companies make them."

With reference to types of business and methods of writing them the speaker said: "Use and occupancy is one of the best premium builders the agents and the companies have and is one of the best lines serving the public. However, no business institution is entitled to the coverage that does not show a profit annually." He said it is possible to determine the per diem fixed

FIRE RUNNING MATE FOR NATIONAL SURETY LIKELY

ST. JOHN QUERIES AGENTS

Asks for Their Opinion, How Much Stock They Would Buy and Probable Premium Volume

NEW YORK, July 3.—In advising agents of the National Surety of the possible launching by its management of a fire running mate, with a capital of not less than \$1,000,000 and a surplus of at least \$2,000,000, E. A. St. John, the company's president, asks the local representatives for an expression of their views on the proposition.

His letter also asks information, in the event of the carrying out of the idea, as to the amount of stock they would care to purchase and the probable volume of fire premiums they might give the newcomer.

New Quarters at Columbus

A number of Columbus, O., insurance offices moved this week into the new Beggs building at 21 East State street. These include M. B. Baker, the Equitable Life of Iowa, the America Fore companies, mortgage loan department of the Northwestern Mutual Life. The Park Brothers Insurance Company will have a suite on the second floor while the Travelers will occupy practically the entire eighth floor.

Kenney Seriously Ill

BALTIMORE, July 3.—John F. Kenney, secretary and manager of the Association of Fire Underwriters of this city, is seriously ill at his summer home on the Severn River. Mr. Kenney, who is in his sixties, was stricken last Thursday. He has been secretary of the association since 1915.

Gets Public Underwriters

Thomas B. Humphreys of Los Angeles has been appointed general agent of the Public Underwriters of the Public Fire of Newark, N. J., for California, Oregon and Washington. He is now manager of the Los Angeles branch of the Pacific coast department of the Pacific Fire.

Public Fire's Position

President J. T. Dargan, Jr., of the Public Fire of Newark, N. J., states that the company is not owned or controlled by any brokerage concern. It has no affiliation with any other company, nor as it dominated by any brokerage firm. He said the Public Fire is non-affiliated in every respect. The stock is widely distributed and no brokerage house owns a very large amount of stock.

Hugh Lewis' Daughter to Marry

Hugh Lewis of Liverpool, general manager of the Liverpool & London & Globe, and Mrs. Lewis, have issued invitations to the marriage of their daughter Miss Nesta Jane Lewis to Matthew Drvsdale at St. Martins-in-the-Field, London, July 19. A reception will be held afterwards at the Hotel Metropole.

charges and write the cover on this basis, and that the profit from them should be sold on the coinsurance basis. "Use and occupancy losses," he added, "should be settled on the basis of the contract that was sold, and this contract should be so drawn that a settlement, not an adjustment, is made after a loss."

Mr. Carter told of some of the difficulties he has encountered in putting special forms through the Audit Bureau, citing the case of one contract that was rejected by five companies because of Audit Bureau criticism and then was written by a sixth company that proved the criticism was unjust.

DEFINE MUTUALS' STATUS UNDER SEPARATION RULE

RAISE QUESTION IN ILLINOIS

Brought Up at State Board Meeting at
Delavan Lake—Field Organizations
Conclude Sessions

At the Illinois State Board meeting at Delavan Lake, Wis., complaint was made that the Iowa State Mutual of Keokuk, Ia., is entering Union agencies in southern Illinois. It was asked whether a Union agent should not be compelled to separate from this mutual as from all other non-affiliated companies. W. B. Flickinger of the North America, who was present as a representative of the Union, stated that the Union rule governing this is to the effect that there is no separation against the strictly farm mutual, but that an agent must separate from a general writing mutual or have his commissions reduced to 15 percent flat.

It was stated that a Missouri local agent has been representing the Iowa State Mutual as special agent in southern Illinois and getting the company into quite a number of southern Illinois agencies. All such agents who have taken the company in will have to put it out, Mr. Flickinger stated, or have their commission scale reduced by Union companies.

Attendance at Balance Meetings

There was some discussion of the failure of some field men to be present at balance meetings. Cases were pointed out where, for illustration, there were eight companies in an agency, a balance meeting was called and only four field men appeared in the agent's office for the purpose of pressing him for balances. The result of such a situation is usually that the agent resigns the four companies that have insisted upon getting their money and the agent's business thereupon goes to the four companies whose field men failed to appear at the balance meeting. This is unfair and the proper pressure can never be brought to bear on the agent unless all interested field men always appear at the time such a meeting is called. The use of proxies was deplored, and the general feeling seemed to be that there should be full attendance at all balance meetings and a gradual elimination of the habit of giving proxies.

At the close of his term of office, President A. C. Wallace of the New Hampshire was presented with the watch fob emblem of the State Board, which is given to all retiring presidents, Rodney D. Wiley of the Atlas making the presentation address. A pleasant surprise was the gift of \$100 to Miss E. E. Edwards, who for so many years has been secretary of the State Board, the check being in recognition of her long and faithful service.

Contests for Offices

T. C. Underwood of the America Fore companies was elected president of the State Board without opposition. At State Board elections the contest is for the vice-president, it being the practice to advance the vice-president automatically to the presidency after serving one year. J. Lewis Cassell of the London, who was chosen vice-president, had as his opponent W. C. Sonnen of the London & Liverpool & Globe, Mr. Cassell being the winner by a vote of 50 to 26.

There were five candidates for the executive committee. The three receiving the largest number of votes were elected. The results of the voting for executive committeemen were: James E. Mattimore, Phoenix of England, 67; John Chickering, Sun, 63; V. L. Zimmerman, Westchester, 51; Frank J. Davis, Springfield, 21, and Lester G. Carpenter, Glens Falls, 18.

At the short business session of the Illinois State Fire Prevention Association, these officers were chosen: Presi-

dent, H. M. Zimmer, Home; vice-president, B. J. Morgan, Security of New Haven; secretary, C. G. Wonn, North-east of England.

G. E. Manning of the Underwriters Laboratories was the winner of the blind bogey golf contest. J. Lewis Cassell of the London had the low gross with a score of 89. George A. Arens of the North American scored the least number of putts (32) and the booby prize in the golf tournament went to B. F. Peters of the Colonial Underwriters.

Blue Goose Excursion Plans

Blue Goose members who are planning to take the boat excursion trip on the St. Lawrence river, immediately following the grand nest meeting at Montreal, are advised to inform Grand Wielder Paul E. Rudd, Milwaukee, not later than July 14. The rates are \$45 and up, with a discount of 10 per cent if 25 or more make the trip. A deposit of 25 percent is required.

The trip will extend over Labor Day. From Montreal the boat will go to Quebec and from there to Murray Bay, Ha Ha Bay, Tadousac, and then back to Murray Bay, Quebec and Montreal. The trip will extend from the evening of Aug. 31 to Sept. 4.

DAKOTA BLUE GOOSE IN ANNUAL MEETING

BENBOW NEW HEAD OF POND

Annual Outing of Field Men of the Two
States Was Held at
Alexandria

W. F. Benbow of Great American, Watertown, S. D., was named most loyal gander of the Dakota Blue Goose at the summer meeting held last week at the Hotel Blake, Alexandria, Minn. Mr. Benbow succeeds H. A. Presler, Springfield F. & M., Fargo. The other officers named at this time were J. D. Taylor, America Fore, Grand Forks, supervisor; S. E. Bickard, New York Underwriters, Fargo, custodian; A. R. Glomstad, L. & L. & G., Sioux Falls, keeper of the golden goose egg; D. P. Lemen, Queen City Fire, Sioux Falls, welder, and E. V. Neuberger of Fargo, guardian. Mr. Neuberger, special agent for the Hartford, is the new officer of the pond. Mr. Presler was named as delegate to the grand nest meeting to be held in Mon-

treau, Can., Aug. 28-31. Don C. Lewis, commissioner of insurance for South Dakota, was elected to membership and addressed the field men. An address also was given by D. L. McCoy, Sioux Falls, S. D., grand custodian of the goslings.

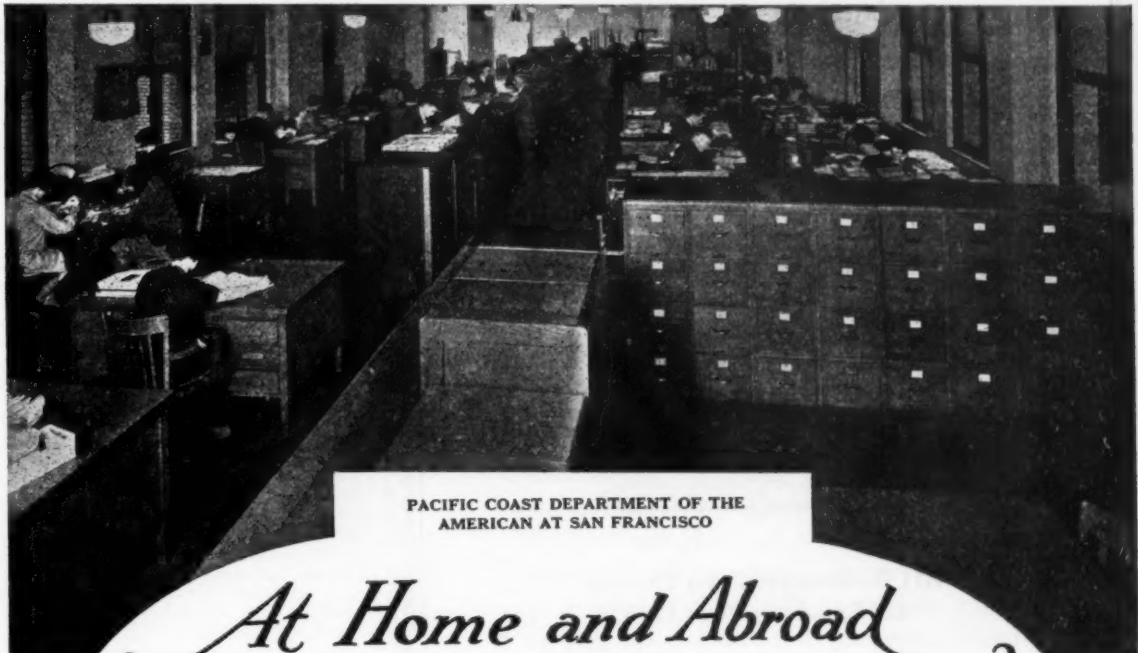
A program of sports and entertainment for the field men and their wives was arranged with impromptu contests in golf, quoits and bridge. Members of the fire prevention associations of the two states also met at this time.

A. H. Bonito Visits in West

A. H. Bonito, manager of the special risks and all-risks departments of William H. McGee & Co., New York marine underwriters and managers of the Transportation companies, visited in Chicago several days last week. He was accompanied by Mrs. Bonito.

McGee & Co. Office Moves

On Saturday last week the Chicago office of William H. McGee & Co., of which Edward D. Lawson is manager, moved from the fifth floor of the Insurance Exchange to A-1532 Insurance Exchange South. Expansion of business in recent months made larger quarters necessary. The office retains its old telephone number, Harrison 5640.



At Home and Abroad with The American of Newark



GEORGE O. HOADLEY
Manager

THE American has been doing business on the Pacific Coast since 1883. Its Pacific Department office is located at 332 Pine St., San Francisco, and is under the management of George O. Hoadley, who acts in a like capacity for the Camden and the Rochester Department of the Great American.

Mr. Hoadley began his insurance career in 1891 at the Home office of the American, was advanced to a field position with the Western Department, and has served the Company on the Coast for more than twenty years. He is well and favorably known by the Agents in the territory under his supervision.

Dept. Offices

ROCKFORD, ILL.
BOSTON
MEMPHIS
SAN FRANCISCO
TORONTO

Foreign Offices

BELGIUM
BRAZIL
CHINA
EGYPT
ENGLAND
HOLLAND
INDIA
TURKEY
BR. E. AFRICA
DUTCH E. INDIES
AND STRAITS
SETTLEMENTS

THE AMERICAN INSURANCE COMPANY
NEWARK NEW JERSEY



Capital \$4,000,000.

Incorporated 1846

Engineers Who Know!

Can you picture a construction engineer saying, "Oh, that girder will hold all right. I don't think the stress is great?" Absurd, you say—granted. Men who build bridges and skyscrapers don't guess—they know.

There should be no guessing when placing insurance. The Lloyd-Thomas *Appraisal Service shows the exact amount of insurable values. When your clients have been so serviced, you know that they are fully protected.

"WHAT IS AN APPRAISAL?"—It is a complete classified inventory of insurable property (except stock, merchandise and raw materials). Each item of property is valued at today's cost to replace new. The amount of accrued depreciation is determined and the sound insurable value is given.

"ITS ADVANTAGES"—1st—It discovers insurable values that have long been written off the books through unscientific depreciation—2nd—It gives the agent, the assured, and the companies value facts of property. 3rd—It makes for adequate insurance protection, for in nearly every instance it calls for additional insurance.

The Lloyd-Thomas Co.

(RECOGNIZED AUTHORITIES ON PHYSICAL VALUES)



4411 Ravenswood Ave., Chicago
120 Broadway, New York

Cincinnati	Cleveland	Detroit	Indianapolis
St. Louis	Milwaukee	Pittsburgh	Memphis
Denver	Toronto	Minneapolis	Kansas City
Washington	Los Angeles	Atlanta	Des Moines

1889

JOHN H. GRIFFIN, President

1928

NORTHWESTERN

FIRE AND MARINE INSURANCE COMPANY
MINNEAPOLIS, MINNESOTA

Isn't it worth while

To know that you have a
company in your agency
that has the facilities
and desire to serve
you completely and
satisfactorily?

Fire Tornado Lightning Automobile Hail Rents Use and Occupancy

TWO NEW AMERICA FORE AGENCY SUPERINTENDENTS

ADVANCE HORAN AND RIEDER

Both Men Promoted Have Had Long
Experience in Fire Insurance
Field Work

NEW YORK, July 3.—Two important appointments in the staff of the America Fore group, just announced by Ernest Sturm, chairman of the board, are those of John T. Horan and Raymond F. Rieder as agency superintendents. Mr. Horan, who will assist Secretary W. F. Dooley in the management of the New England and New York department, has been connected with the group for eight years, having been appointed special agent for Connecticut and western Massachusetts in 1920, subsequently centering on Connecticut alone. His previous underwriting experience was with the London & Lancashire, serving in the New England field, after which he traveled eastern Massachusetts for the Liverpool & London & Globe for a time.

Mr. Rieder has been assigned to the middle department as aid to Secretary John G. Derby. His connection with the America Fore group dates from 1898. Following a head office training he was appointed New Jersey special agent for the Continental in 1911, and in 1927 was named state agent in the same territory for the Continental, Fidelity-Phenix, American Eagle and First American.

LOUISIANA POND'S ELECTION

The annual splash of the Louisiana Blue Goose was held at Biloxi, Miss., June 29-30. A number of the ganders and their wives were present. A delightful program was arranged for their entertainment. Eleven goslings were present to have their pin feathers plucked.

The following officers were elected for the ensuing year: Allen E. Turner, most loyal gander; W. P. D. Bush, supervisor; Ralph M. Pons, custodian; Harry J. Boyle, guardian; E. J. Sullivan, keeper; Gibson Stevenson, wielder. J. I. Wagner, the retiring most loyal gander, was elected delegate to the grand nest meeting.

Suspension Is Lifted

Announcement is made at Frankfort, Ky., that J. A. Vittitow, agent of Owensboro, Ky., had been reinstated by Commissioner Saufley, who had suspended him for 90 days on charges brought by Deputy Auditor Keenon, alleging overinsurance in violation of state regulations. Mr. Vittitow was under suspension for a total of about 20 days before being reinstated. He was suspended in connection with a suspicious risk. It developed later that he himself had called for an investigation of the case and the investigators dealt more with the over-coverage than the cause of the fire, which was the matter in which Vittitow was chiefly interested. Milton C. Miller, state agent for the Royal, and other field men and insurance men, protested against the action in Vittitow's case, as he is known as a good and conscientious agent.

Grob Made Local Secretary

BALTIMORE, July 3.—Bernard A. Grob has been elected local secretary of the Central Fire, Charles H. Roloson, Jr., secretary, announced. The position is a new post and Mr. Grob will have charge of all local business of the company. He has been connected with the Central for 23 years and prior to his elevation was manager of the Baltimore department.

NEW GENERAL MANAGER OF NORTHERN ASSURANCE

W. AENEAS MACKAY RESIGNS

Is Succeeded by Kenneth Kieth Peters,
Who Has Been Assistant
Manager

From London comes word of the resignation of William Aeneas Mackay as general manager of the Northern Assurance and the appointment of Kenneth Kieth Peters as his successor.

Mr. Peters was formerly assistant manager, and has been in the service of the corporation for 32 years, occupying



WILLIAM AENEAS MACKAY
Retiring General Manager Northern
Assurance

meantime successive positions of responsibility in its various world branch offices, and demonstrating in each his executive ability.

J. G. WICKSER, FORMER HEAD OF BUFFALO FIRE, IS DEAD

John G. Wickser, chairman of the board of the Buffalo Fire and long president of the company, died at his home city Sunday, aged 72. In past years Mr. Wickser was a leader in business circles in western New York and was likewise prominent in political affairs. In 1903-4 he served as state treasurer of New York. He was a member of several committees of the National Board prior to his withdrawal from active business life, and was a stout champion of stock fire insurance. It was at Mr. Wickser's request that Sidney R. Kennedy succeeded him in the presidency of the Buffalo several years ago.

Have Filled the Gap

The National Liberty and allied companies will not replace Robert H. Baldwin, who has gone with the Automobile in Nebraska and South Dakota as state agent. The National Liberty readjusted its field. Mr. Baldwin handled Nebraska and South Dakota for the National Liberty. Nebraska is now taken care of by the Kansas state agent of the National Liberty, and South Dakota is added to the North Dakota field.

Celebrates 80th Birthday

Henry M. Brooks, chairman of the board of the Brooks & Stafford Company of Cleveland, one of the largest agencies in Ohio, has just celebrated his 80th birthday, due recognition of it being taken by his many friends both in and out of the insurance business.

HAIL LOSSES HEAVY IN KANSAS FIELD

MUCH DAMAGE IS NOW DONE

Adjusters Are Hard at Work Endeavoring to Get Losses Off the Boards

WICHITA, KAN., July 3.—Hail offices for Kansas and Oklahoma report adjusting work progressing slowly with losses continuing to come in, claims being filed from some section of Kansas every day last week. The daily reports of the Kansas Loss Clearing House at Wichita, showing claims filed with 14 leading hail-writing groups, continued to show an abnormal number of claims, but they were greatly reduced last week over the week before when the peak was reached June 20, at which date approximately 300 towns filed some 1,100 claims. This did not include two groups or the Van Arsdale Osborne Brokerage Co., general agents for the St. Paul.

Claims Are Numerous

Total claims filed are reported to run over 4,000 with two of the larger writing organizations, one of these now having close to 5,000 claims. Two other leading groups have received around 2,500 claims. One of the smaller companies reports losses no worse than last year. From Kansas 150 claims had been received and 95 from Oklahoma. However, it does not write business in the southwestern section of Kansas, where the bulk of the claims have originated.

From a reliable source it is learned that the loss per claim with many of the groups is running around \$300. Others have paid slightly over \$200 per claim. This average is liable to increase rapidly as some of the large claims are adjusted. Near Liberal there are many fields of over 3,000 acres which have suffered from 50 to 100 percent losses.

Claims Are Complicated

Many claims have become extremely complicated to adjust due to wind and rain damage since the hail. Rain has not only harmed much of the over-ripe grain which cannot be harvested due to the wet fields, but has greatly interfered with the progress of the adjusters, roads continuing to be nearly impassible in many sections. Rust has developed in some sections and some "hail" claims have been filed on this account. Losses filed on the 16th and 17th from the vicinity of Beloit were found not to have been hail claims in most cases and, according to one manager, "should never have been filed."

The rainfall in Wichita during the month was 12.10 inches, which is the largest amount recorded for June, with the exception of 1923, since the weather bureau was founded. It has rained every day with the exception of eight days. At Dodge City it has rained every day except six, while one town in the state reported rain on all except two days. Hail has accompanied the rain in many sections of the state, so that there were very few days on which hail losses were not reported.

North Dakota Epistle

Recently one of the companies received a letter from an agent in North Dakota which is more or less a gem in composition and orthography. It is as follows:

"I hafe cancellet the Policy of Philipp Rivinius, but colt not rewrite the risk he clames the car is less den 13 monhs old yetand car hes ben yuset only a little on Sundays ef he kent get the policy askt for den he dont want no policy at all Mr. Williams a mann kom tho me doday and askt me for Cargo Insurance hef you got anny thing like et let me now i dont kno wat Cargo is,"

KENTUCKY OFFICIALS AFTER THE WILDCATS

LOCAL AGENT IS ARRESTED

State Insurance Department Runs Down a Nest of Companies That Were Not Licensed

The Kentucky insurance department is active in prosecuting agents representing unlicensed companies. Insurance Commissioner S. M. Saulley is determined to run down wildcat concerns that were prowling about the state. Arch Morris of Wolfcoal, Breathitt county, been arrested for soliciting insurance without a license and placing policies in companies that are not licensed in any state. Charles McDonald of Covington was detailed to gather the evidence. Deputy Insurance Commissioner A. H. Pullin helped to complete the case. Morris is charged with securing policies for the Kryton Milling Company of Kryton, Perry County.

List of Companies

The companies are:

The L'Activite Insurance Company of Paris, France, for \$1,500. World Star Insurance Company of Oldenburg, Germany, for \$2,000. International Insurance Company of Montreal, Canada, for \$1,500.

The capitalization of L'Activite is stated on the policy as 3,000,000 francs and the World Star as 600,000 marks. Capitalization of the latter company as stated on the face of the policy is misleading as it conveys the idea the figures are in dollars instead of marks.

Outfit Was Raided

According to the insurance department, Morris has been acting for Parker & Co., No. 1 Liberty Street, N. Y., and The Keystone Agency, of Newark, N. J. It is stated that the officials of the New Jersey insurance department recently caused the office of the Keystone to be raided in Newark and the outfit is being prosecuted there for violation of the insurance laws of the state. It is said they were soliciting and writing policies in foreign companies not licensed to do business in New Jersey. Among companies mentioned was L'Activite found in the Kentucky warrant against Morris.

Keystone Agency Indicted

One June 16 the Perry County grand jury indicted the Keystone Agency for failure to pay loss to policy holder in that county after a fire which occurred some time ago. The Keystone Agency failed to pay anything on the loss but Kentucky authorities have been unable to get service against the company.

Mr. McDonald was assisted in his work of gathering the evidence and arresting Morris by the county officials in both Perry and Breathitt counties. Morris was arrested at his home in Wolfcoal and brought before the judge of Perry County court where he was released on \$500 bail which will probably be increased later. Special Agent McDonald was handicapped by the mountainous condition of the country. He had to do a good deal of his traveling on horseback in order to work up the case.

Had No License

Morris had no license to operate in the state. He claimed ignorance of the state laws in that respect. When asked how he became connected with the Keystone Agency, he said that he learned of them "by advertising." He has been selling fire extinguishers in the territory and handled the fire insurance because of the requests from his customers, he said. Apparently he has sold quite a few policies through the mountain districts of the state.



Action! When you want it you get it

ACTION! It is demanded of you, and you in turn demand it of your assistants.

A filed letter or business document is of most value to you the minute you want it—not later in the day—not some other day.

Just one thing governed in designing the new GF 700 line of files, and that was permanent filing efficiency. We made these files so that it is quick and easy to file a letter or other document in its proper place, and just as quick and easy to find it again when it is wanted.

Every detail contributes to permanent speed and usefulness—strength and capacity instead of weight and bulk; valuable extra inches of filing space; drawers that glide smoothly on frictionless rollers; quick releasing, yet positive compressors; beautiful, durable and easy-to-clean finish. All these features come at a cost surprisingly low.

And there is a GF 700 line file to fit every business record, from a 2½ x 3 card to the largest ledger sheet.

THE GENERAL FIREPROOFING COMPANY
Youngstown, Ohio Canadian Plant, Toronto

BRANCHES AND DEALERS IN ALL PRINCIPAL CITIES

The GF Allsteel Line: Safes • Filing Cabinets • Sectional Cases • Desks • Tables • Shelving • Transfer Cases • Storage Cabinets • Document Files • Supplies

GF Allsteel
700 LINE FILES

Attach this coupon to your firm letterhead
THE GENERAL FIREPROOFING COMPANY • Youngstown, Ohio N. U.
Kindly send me a copy of the GF Allsteel Desk Catalog.

Name _____ Firm _____
Address _____
City _____ State _____

REPUBLIC

AUTOMOBILE INSURANCE CO.

HOME OFFICE

DETROIT, MICHIGAN

"You need a young company—
a progressive company that
knows what competition is and
has the ways and means for you to
beat it—That's why the Republic
Automobile of Detroit will appeal
to you."

The Republic Special

"An Exclusive
Automobile Writing Company"

TERRITORY
OPEN in

Ohio
Illinois
Indiana
Michigan



the
World's
Best.
DETEX
WATCHCLOCKS

A Type for Every Purpose

DETEX WATCHCLOCK CORPORATION
BOSTON-23 BEACH ST. ♦ CHICAGO-4147 RAVENSWOOD AVE. ♦ NEW YORK-76 VARICK ST.

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The company plans to begin writing business early next week and will confine its activities to fire and automobile insurance in Maryland and the District of Columbia. The company, recently incorporated, has a capital stock of \$200,000, par value at \$10, and a paid-in surplus of \$120,000.

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ERNEST STURM SAYS PEOPLE ARE GROWING MORE HEEDLESS OF THE FIRE HAZARDS

NEW YORK, July 3.—In spite of the efforts of the National Board, state fire marshals, chambers of commerce and other bodies to enlighten property-owners of the country as to the economic waste resulting from fires, a survey recently completed by the Fidelity-Phenix Fire discloses that in the majority of cities the number of fires increases each year in far greater ratio than the population.

Commenting upon the results of the survey, Ernest Sturm, chairman of the board, said:

"As a matter of mathematics, the more people there are in a given city, the greater the number of fires that will break out, because blazes usually originate from some human action and also because an augmented population requires additional residential and commercial buildings, all of which are burnable.

Quota of Fires Increased

"In contrasting the number of fires that occurred in 1920 with those that were recorded last year in 63 of the larger cities of the country, and comparing their gains in population, it was found that 47, or nearly 75 percent, showed larger advances in their fire totals than in population. On the average, the quota of fires increased about 52 percent in these centers as against a 19 percent average addition to the number of residents.

"New York, for example, last year reported 24,341 fires, or 66 percent more than in 1920, while the number of people living in the city advanced only 6 percent during the period. Albany had 167 percent more burnings, with 89 percent greater population. The worst record was that of Portland, Ore., with a 285 percent increase in the number of fires, although the total of residents gained but 35 percent. Los Angeles suffered 192 percent more fires with a

populace 116 percent greater in number, whereas San Francisco—an exception to the general rule—had 24 percent fewer fires despite a 27 percent increase in the aggregate of inhabitants. Chicago's record was a 44 percent fire advance and a 5 percent growth of population.

Leading Cities Compared

"Other leading cities compared as follows:

Cities	1920-27 Pct. Inc. in No. of Fires	1920-27 Pct. Inc. in Popu- lation
New Haven, Conn.....	53	13
Wilmington, Del.....	119	13
Washington, D. C.....	93	23
Atlanta, Ga.....	137	25
Fort Wayne, Ind.....	43	34
Louisville, Ky.....	149	48
New Orleans, La.....	42	10
Portland, Me.....	110	10
Cambridge, Mass.....	79	7
Detroit, Mich.....	102	75
St. Paul, Minn.....	124	32
St. Louis, Mo.....	52	3
Omaha, Neb.....	30	9
Elizabeth, N. J.....	38	23
Jersey City, N. J.....	41	8
Newark, N. J.....	57	12
Charlotte, N. C.....	80	63
Philadelphia, Pa.....	30	11
Pittsburgh, Pa.....	20	13
San Antonio, Tex.....	90	54
Spokane, Wash.....	32	10

More Heedless of Fire Hazards

"The number of fires in each place was taken for the purpose of this survey rather than the aggregate of losses, because one or two sizeable blazes might swell a yearly total abnormally and thus give a false picture of conditions.

"Since it appears that with few exceptions the number of fires is increasing much more rapidly than population in municipalities throughout the country, it seems reasonable to conclude that the American people are becoming more heedless of fire hazards. At any rate it is evident that the fire departments are being given more work to do each year, and that the fire insurance companies may expect to handle a larger and larger number of loss claims."

CHANGES IN THE FIELD

SUN HAS DIVIDED FIELD

Edgar W. Reed Becomes State Agent for Kentucky, While Robert L. Bolling Gets Tennessee

The Sun and Patriotic have divided the Tennessee field following the resignation of State Agent John O. White. Edgar W. Reed assumes jurisdiction over Kentucky. He is a native of Columbia, Ky., having been engaged in the local business for 15 years. He traveled in Kentucky for the Henry Clay Fire and London Assurance.

Robert L. Bolling becomes state agent of the company in Tennessee. He is a native of the state. For 10 years he was connected with the Hall & Benedict general agency at Nashville and for the last three years has been special agent of the Westchester. Both men are well known in their respective states.

H. C. Craig

H. C. Craig is now special agent in Pennsylvania for the Corroon & Reynolds companies. Mr. Craig's first field experience was in Texas as a representative for the Hartford Fire. The company later transferred him to the Pacific coast. He returned to Texas as special agent for the American Eagle and has represented the company for the past four years in the Keystone state. His headquarters will be in Philadelphia.

Arthur E. Olds

The Rhode Island group announces the appointment of Arthur E. Olds as

special agent cooperating with Walter Belford in Minnesota, northern Wisconsin, North and South Dakota with headquarters 612 Plymouth building, Minneapolis. Mr. Olds recently was Minnesota state agent of the National Union. Formerly for seven years he was with the Westchester in Wisconsin. Previously he owned a local agency in Wisconsin.

NEWS FROM NEW YORK

PHILADELPHIA COMPROMISE MADE

Members of the Association of Fire Insurance Agents of Philadelphia have voted unanimously not to sign the agency agreement presented by the Eastern Underwriters Association, but they will operate on the E. U. A. commission scale until Jan. 1, 1929. It also was agreed among the members that if requested modifications in the E. U. A. agreement are made by Jan. 1 the agreement will be considered permanently in effect.

* * *

BROKERAGE IN NEW JERSEY

The Fire, Marine & Liability Brokers Association of New York City has sent a bulletin to its members telling them of the responses received from various fire companies to the effect that brokers are to be paid 15 percent on ordinary business and 20 percent on preferred in New Jersey. The following have agreed to this scale:

American Equitable, Bankers &

WHAT EVERY AGENT KNOWS:

"THERE'S A FIRE EVERY MINUTE SOMEWHERE"

BANISH HOMELESSNESS

Don't Put It Off.

Put It On.

Rental Value Insurance

is

★"Keep-A-Roof-Over-Your-Head" Insurance

"The Siamese-Twin of Fire Insurance"

It costs much less and protects the Earning Value of the Home, [as Fire Insurance indemnifies for physical loss] and its cash money, too, when your patron's home is made untenable through fire.

Our Agents have every Agency Aid and suggestion for increasing and diversifying their business.



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REPUBLIC

AUTOMOBILE INSURANCE CO.

HOME OFFICE DETROIT, MICHIGAN

"You need a young company—a progressive company that knows what competition is and has the ways and means for you to beat it—That's why the Republic Automobile of Detroit will appeal to you."

The Republic Special

"An Exclusive
Automobile Writing Company"

TERRITORY
OPEN in

Ohio
Illinois
Indiana
Michigan



the
World's
Best.
DETEX
WATCHCLOCKS

A Type for Every Purpose

DETEX WATCHCLOCK CORPORATION
BOSTON-23 BEACH ST. CHICAGO-4147 RAVENSWOOD AVE. NEW YORK-76 VARICK ST.

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Darrow Has Daughter

The arrival of a daughter, Polly Ann, at the home of Mr. and Mrs. W. W. Darrow is proudly announced by the advertising manager of the Home group of companies.

ERNEST STURM SAYS PEOPLE ARE GROWING MORE HEEDLESS OF THE FIRE HAZARDS

NEW YORK, July 3.—In spite of the efforts of the National Board, state fire marshals, chambers of commerce and other bodies to enlighten property-owners of the country as to the economic waste resulting from fires, a survey recently completed by the Fidelity-Phenix Fire discloses that in the majority of cities the number of fires increases each year in far greater ratio than the population.

Commenting upon the results of the survey, Ernest Sturm, chairman of the board, said:

"As a matter of mathematics, the more people there are in a given city, the greater the number of fires that will break out, because blazes usually originate from some human action and also because an augmented population requires additional residential and commercial buildings, all of which are burnable.

Quota of Fires Increased

"In contrasting the number of fires that occurred in 1920 with those that were recorded last year in 63 of the larger cities of the country, and comparing their gains in population, it was found that 47, or nearly 75 percent, showed larger advances in their fire totals than in population. On the average, the quota of fires increased about 52 percent in these centers as against a 19 percent average addition to the number of residents.

"New York, for example, last year reported 24,341 fires, or 66 percent more than in 1920, while the number of people living in the city advanced only 6 percent during the period. Albany had 167 percent more burnings, with 89 percent greater population. The worst record was that of Portland, Ore., with a 285 percent increase in the number of fires, although the total of residents gained but 35 percent. Los Angeles suffered 192 percent more fires with a

populace 116 percent greater in number, whereas San Francisco—an exception to the general rule—had 24 percent fewer fires despite a 27 percent increase in the aggregate of inhabitants. Chicago's record was a 44 percent fire advance and a 5 percent growth of population.

Leading Cities Compared

"Other leading cities compared as follows:

Cities	1920-27 Pct. Inc. In No. of Fires	1920-27 Pct. Inc. In Popu- lation
New Haven, Conn.	53	13
Wilmington, Del.	119	13
Washington, D. C.	93	23
Atlanta, Ga.	137	25
Fort Wayne, Ind.	43	34
Louisville, Ky.	149	48
New Orleans, La.	42	10
Portland, Me.	110	10
Cambridge, Mass.	79	7
Detroit, Mich.	102	75
St. Paul, Minn.	124	32
St. Louis, Mo.	52	3
Omaha, Neb.	30	9
Elizabeth, N. J.	38	23
Jersey City, N. J.	41	8
Newark, N. J.	57	12
Charlotte, N. C.	80	63
Philadelphia, Pa.	30	11
Pittsburgh, Pa.	20	13
San Antonio, Tex.	80	54
Spokane, Wash.	32	10

More Heedless of Fire Hazards

"The number of fires in each place was taken for the purpose of this survey rather than the aggregate of losses, because one or two sizeable blazes might swell a yearly total abnormally and thus give a false picture of conditions.

"Since it appears that with few exceptions the number of fires is increasing much more rapidly than population in municipalities throughout the country, it seems reasonable to conclude that the American people are becoming more heedless of fire hazards. At any rate it is evident that the fire departments are being given more work to do each year, and that the fire insurance companies may expect to handle a larger and larger number of loss claims."

CHANGES IN THE FIELD

SUN HAS DIVIDED FIELD

Edgar W. Reed Becomes State Agent for Kentucky, While Robert L. Bolling Gets Tennessee

The Sun and Patriotic have divided the Tennessee field following the resignation of State Agent John O. White. Edgar W. Reed assumes jurisdiction over Kentucky. He is a native of Columbia, Ky., having been engaged in the local business for 15 years. He traveled in Kentucky for the Henry Clay Fire and London Assurance.

Robert L. Bolling becomes state agent of the company in Tennessee. He is a native of the state. For 10 years he was connected with the Hall & Benedict general agency at Nashville and for the last three years has been special agent of the Westchester. Both men are well known in their respective states.

H. C. Craig

H. C. Craig is now special agent in Pennsylvania for the Corroon & Reynolds companies. Mr. Craig's first field experience was in Texas as a representative for the Hartford Fire. The company later transferred him to the Pacific coast. He returned to Texas as special agent for the American Eagle and has represented the company for the past four years in the Keystone state. His headquarters will be in Philadelphia.

Arthur E. Olds

The Rhode Island group announces the appointment of Arthur E. Olds as

special agent cooperating with Walter Belford in Minnesota, northern Wisconsin, North and South Dakota with headquarters 612 Plymouth building, Minneapolis. Mr. Olds recently was Minnesota state agent of the National Union. Formerly for seven years he was with the Westchester in Wisconsin. Previously he owned a local agency in Wisconsin.

NEWS FROM NEW YORK

PHILADELPHIA COMPROMISE MADE

Members of the Association of Fire Insurance Agents of Philadelphia have voted unanimously not to sign the agency agreement presented by the Eastern Underwriters Association, but they will operate on the E. U. A. commission scale until Jan. 1, 1929. It also was agreed among the members that if requested modifications in the E. U. A. agreement are made by Jan. 1 the agreement will be considered permanently in effect.

BROKERAGE IN NEW JERSEY

The Fire, Marine & Liability Brokers Association of New York City has sent a bulletin to its members telling them of the responses received from various fire companies to the effect that brokers are to be paid 15 percent on ordinary business and 20 percent on preferred in New Jersey. The following have agreed to this scale:

American Equitable, Bankers &

WHAT EVERY AGENT KNOWS:

"THERE'S A FIRE EVERY MINUTE SOMEWHERE"

BANISH HOMELESSNESS

Don't Put It Off.

Put It On.

Rental Value Insurance

is

★"Keep-A-Roof-Over-Your-Head" Insurance

"The Siamese-Twin of Fire Insurance"

It costs much less and protects the Earning Value of the Home, [as Fire Insurance indemnifies for physical loss] and its cash money, too, when your patron's home is made untenable through fire.

Our Agents have every Agency Aid and suggestion for increasing and diversifying their business.



© 1928 ★ REGISTERED

Shippers, Brooklyn Fire, Globe of Pittsburgh, Importers & Exporters, Knickerbocker, Merchants & Manufacturers of Newark, Metropolitan Fire, Mohawk Fire, National Guaranty of Newark, New Jersey, New York Fire, Pacific Fire, Republic of Pittsburgh, Standard of Trenton, Sylvania and Tokio. The Northwestern National will pay 15, 20 and 25 percent. The Atlantic City Fire will pay 20 percent flat.

DECLARE EXTRA DIVIDENDS

Directors of the National Liberty this week declared the regular semi-annual dividend of 10 percent and an extra dividend of 25 percent, making the total so far this year 65 percent. The Baltimore American, associated with the National Liberty, declared the regular semi-annual dividend of 6 percent and an extra of 6 percent. The Peoples National Fire, another affiliated company, declared the regular semi-annual dividend of 5 percent and an extra dividend of 5 percent. The National Liberty dividend is an increase of 5 percent as compared with the dividend paid in January.

Brokerage at Newark

The Newark, N. J., board at its special meeting fixed brokerage at 10, 12½ and 20 percent.

IOWA BLUE GOOSE TO HAVE TWO-DAY MEETING

GOOD PROGRAM IS ARRANGED

J. H. Bunten Is General Chairman of Entertainment to Be Offered Ganders at Lake Okoboji

The annual splash of the Iowa Pond of the Blue Goose will be held on Manhattan Beach, Lake Okoboji, July 19-20, with headquarters at Manhattan Beach hotel. J. H. Bunten is general chairman of the meeting and also is chairman of the advisory committee. Other members of the advisory committee are: F. B. Phillips, A. C. Hall and D. F. Lewis.

Forum Meeting to Be Held

After luncheon on the 19th an open forum meeting will be held, with A. C. Hall presiding as chairman.

Committees for the following events have been appointed: Baseball, ladies' bridge, water sports, evening card party and dance, ladies' and children's sports, fishing contest, field sports, archery, ladies' clock golf, men's clock golf, rifle shoot, quoits and dart throwing.

AS SEEN FROM CHICAGO

MUNN ADDRESSES FIELD MEN

Clarke J. Munn, manager of the Cook County Loss Adjustment Bureau, addressed the joint meeting of the Union and Bureau field men of Michigan at their annual convention at Port Huron on the operation of the loss bureau, giving to many of those attending their first information on the benefits the companies have obtained through centralized adjusting. In opening Mr. Munn said the nation's industrial expansion of the last 25 years has affected the adjustment situation and that today the adjuster must be able to determine sound values, the time needed to restore buildings, and other factors consequent to a settlement for a loss. "Companies are more exacting in their adjustment requirements than previously," he said, "and more accurate adjustments must be made. 'Details on file' once was merely a phrase in adjusters' reports. Today the details are frequently called for and carefully scrutinized."

The speaker then carefully analyzed the workings of the bureau, pointing out how false and duplicate loss claims are caught and how the bureau supervises and coordinates the adjusting facilities extant in Cook county. He told the field men that much good can be done the insurance business if the adjuster conducts himself properly at all times in his contacts with the public and always gives an assured a fair hearing under the adverse circumstances often obtained immediately following a loss.

ERICSON IS GOLF WINNER

The annual golf tournament of the Automobile Superintendents' Club of Chicago was held June 27. R. H. Ericson, superintendent of the automobile department of the Twin City Fire, had the low gross score, and his name goes on the loving cup for 1928. This cup goes to the three-time winner for permanent possession. J. M. Japenga of the Western Automobile Underwriters Conference won first low net prize, which was also a loving cup.

Other low net prizes and the winners were: Second low net, wrist watch, A. B. Kilburg, Commercial Union; third low net, pen-pencil set, James Guy, Continental; fourth low net, leather kit, R. E. Dixon, Fire Association. H. W. Warren, Royal; J. Wiley Burden, Hartford; Karl Weipert, London Assurance; R. H. Ericson, Twin City, and E. W. Prodehl, Eagle Star & British Dominion, also won prizes.

The blind bogey prize went to R. E. Dixon, Fire Association. The prize for the highest number of strokes went to W. H. Cuthbertson, North America. Guest prize went to Robert Bennett of the Royal.

LETTER TO TAXING BODIES

In view of the complicated and controversial questions involved in the taxing situation in Illinois Robert J. Folonie, attorney representing the Western Union, and F. D. Silber, counsel for the Western Insurance Bureau, have addressed a letter to the county commissioners, south park commissioners, City of Chicago, sanitary district of Chicago, forest preserve district, Cook county, Chicago board of education, commissioners of Lincoln park, tax commission of Illinois, Lincoln park commissioners and West Chicago park commissioners. The letter from the attorneys says:

"For the past five years there have been taxes of more than \$1,000,000 each year which might have been collected for the benefit of the municipality which you represent and other tax beneficiaries in Cook County, the acquisition of which by you has been prevented by those who should have used their endeavors to collect these taxes for you." The attorneys point out that the fire

insurance companies are willing to pay tax that is assessed lawfully; that the city of Chicago and other taxing bodies have tried to arbitrarily increase the assessment of the fire insurance companies; that over 300 suits have been filed none of which has been fruitful; that the attempts to increase the taxation have been due to the efforts of "tax ferrets"; that the United States Supreme Court has ruled that fire insurance companies shall be treated on an equality with all other corporations; and that this decision was accepted by the Illinois Supreme Court; but that the Cook County Board of Review failed to follow the mandate.

The latter cites Section 30 of the Act of 1869 providing for taxation as personal property the net receipts of the out of state fire insurance companies "which shall be entered on the tax lists of the county, town and municipality, and subject to the same rate of taxation, for all purposes that other personal property is subject to at the place where located."

It points out that from 1869 to 1922 the net receipts were assessed exactly as all other personal property; that during a part of that period there were no assessment statutes requiring scaling of property, and during other parts of that period property was valued for assessment purposes at one-third and one-half of its full cash value and that the taxes were paid without protest.

"Some ten years ago, a campaign was instituted to subject fire insurance companies to a greater burden than the law provided, originating in supposed discoveries of one Herman Seeley, that fire insurance companies should have been assessed upon their net receipts during all of the period from 1869 forward at 100 percent of their value, although other property was then assessed at 50 percent of full cash value, and equalized values additionally applied. With this as the ground of attack, ordinances were passed by the city and other tax beneficiaries and contracts made with Seeley and with various attorneys, by which contingent fees up to 33 1/3 percent were to be paid to them for collecting these sums represented as amounting to more than \$30,000,000 in Chicago alone.

"Contracts were made by the corporation counsel of the city of Chicago pursuant to action of the council, the principal ordinances and actions of the city council being of date Nov. 26, 1917, and July 2, 1923. The contracts as originally made provided for contingent fees, but after the supreme court had declared that net receipts must be debased the same as other property, the contracts with Seeley and lawyers associated with him were modified and now require the city of Chicago to pay expenses, such as court costs, reporting fees, printing bills and traveling expenses already incurred or which may be incurred hereafter. The last action of the city council was in January, 1928."

FIRST GOLF MEET HELD

Winners in the first of a series of golf tournaments conducted by the Insurance Club of Chicago were: Robert L. Bennett, Royal; Arnold Daugull, Purnell Company; Harry Chesley, the Western Union; Earl Fleming, Lunde & Buswell. The best average golfer was G. W. Richardson of the Ben P. Branham office. The next meet is scheduled for July 24. The course has not yet been chosen.

Millers National Staff on Outing

The entire staff of the Millers National home office at Chicago attended the company's annual outing last week. A full day of open air recreations, the chief event of which was a golf tournament, was enjoyed. A. A. Krueger, assistant secretary, won first honors on the greens. Thomas Anderson, superintendent of agencies at Philadelphia, attended the outing.

Fred J. Lewis of the George H. Russell Co., Milwaukee, president of the Milwaukee Board, returned early this week after a visit through the west. He included Yellowstone Park in his travels.

JULY— the 4th Included

Independence is a grand, glorious thing. It makes you feel high and mighty. But how independent is man after all?

You have clients and prospective clients who probably feel as independent as any of us. Ask them what defense they have against the aggression of fire. Can they defy nature when it is a matter of windstorms? Can they stop the lightnings? Even their fellow man—that small but effective minority, the auto thief—frequently laughs at the independent chap.

Old stuff? Yes, but ever notice that it's the old hand at the dangerous job that frequently gets hurt? So, too, it's this "old stuff" that is too often overlooked.

And there's another point that grows stronger with age. Carolina representatives have the backing of a reputable Company and thereby can assure safe, sound insurance protection.

If there is no representative of this Company in your locality remember that dependable agents are invited to apply for representation.

The CAROLINA
INSURANCE COMPANY

WILMINGTON
NORTH CAROLINA



NEW YORK OFFICE
59 MAIDEN LANE

The Hotel Baltimore



in Kansas City

500 Rooms

RATES
Room without Bath—\$2.00 and up
Room with Bath—\$2.50 and up
Double Room with Bath—\$4.00 and up

Marble Coffee Shop
TABLE D'HOIE
Lunch 75c
Dinner 85c & \$1.25
Also A la Carte Service



IF YOU DON'T KNOW,
Look in
THE INSURANCE ALMANAC
\$3.00 per Copy
80 Maiden Lane
New York, N. Y.



Where Service Is Paramount

A five hundred room hotel located in the down-town section—only three blocks from the "circle"

Excellent parking and garage facilities

SPINK ARMS HOTEL
INDIANAPOLIS
Wm. A. Holt, Proprietor

8c a week is the cost of The National Underwriter by annual subscription. 15

The Mayfair

St. Louis U.S.A.

Last word in hotel construction and service.

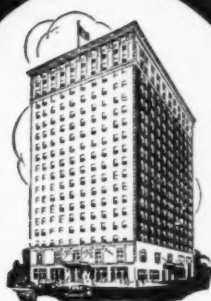
RIGHT in the center of business and theatre districts, and convenient to all railroad, street car and bus lines.

Has the quiet refinement of an exclusive club.

Everyone of its 400 rooms has a bath. Circulating ice water, large closets, bed lamps, morning paper under the door, and other unusual features.

Rates from \$3.00
price posted in each room

Charles Heiss
Managing Director



Opening the door to the hospitality of the South

LOUISVILLE'S newest and finest hotel—located in the heart of the theatre, shopping and business district.
WALNUT at FIFTH

The Kentucky HOTEL
LOUISVILLE

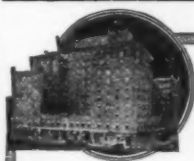
Robert M. Zwinian, Manager

CEDAR RAPIDS, IA. HOTEL ROOSEVELT

Rates: Room without Bath with private Lavatory \$1.50 and up. Rooms with Bath, Shower or Tub \$2.50 and up. R. G. KILL, Mgr.

Do your fellow agent a good turn—get him acquainted with The National Underwriter, the real insurance newspaper. :: :: :: ::

Hotel Directory



NEW NICOLLET HOTEL
Insurance Men's Headquarters in Minneapolis

The best hotel in the Northwest, opened in 1927 contains six hundred rooms and first class restaurants. Moderate Rates Prevail.
W. B. CLARK, Manager

BREVOORT HOTEL

Madison Street East of LaSalle CHICAGO

Insurance Headquarters

Brevoort Hotel upholds worthily the best traditions of American hotels famed for hospitality.

NEW OCEAN HOUSE

Swampscott Massachusetts

Now Open

Directly on the Ocean. The best in service and cuisine that money can produce. Every recreational feature. Booklet

E. B. SHAW
Chairman of the Board
CLEMENT E. KENNEDY
President

When in Omaha Hotel Conant

New—Fireproof

250 Rooms with Bath
Rates \$2 to \$3

HOTEL VAN CLEVE



300 ROOMS

300 BATHS

In Dayton—

The Hotel Van Cleve, Dayton's newest and finest hotel. Delightful atmosphere and appointments that have distinct appeal to the discriminating public. Luxury without extravagance.

Reasonable Rates—Garage in Connection

C. C. Schiffeler, Managing Director
DAYTON, OHIO

OPPORTUNITIES

Young Man with both production and claims experience in automobile lines to assume charge of small branch office in middle western city, probably in Ohio. Write fully, stating age, previous experience, education and salary expected. Replies strictly confidential. Address F-98, care The National Underwriter.

Fire Insurance Inspector

Wanted by local agency Service Department at Chicago. Prefer college trained man, 25 to 35 years old, with at least two years active Dean field practice. Further local or general agency service experience is desirable but not required. Applications, which will be held confidential, should give full description, qualifications, references, and desired salary. Address F-93, care The National Underwriter.

An old, reliable Fire Insurance Company with an established plant in Ohio wants a capable Special Agent for that state. State age, education, and details of your experience and qualifications, including present and past connections. Address F-99, care The National Underwriter.

IMPORTANT

Non-affiliated fleet of five companies seeks high grade field man for Ohio and Michigan. Splendid opportunity for the right party. Address F-100, care The National Underwriter.

THE NATIONAL UNDERWRITER

Formerly THE WESTERN UNDERWRITER

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Is There a Change in Relationship?

ONE of the strongest defenses of the American agency system and the relationship of the casualty and fire man to his company as principal and agent rather than master and servant was given by Maj. C. R. MORGAN, president of the CHARLESTON, W. VA., BOARD, at the WEST VIRGINIA ASSOCIATION OF INSURANCE AGENTS annual meeting and printed in full in THE NATIONAL UNDERWRITER of recent date. The agency system is in a state of evolution, or at least the system is being challenged.

Some agents feel that companies, or at least part of them, would be glad to see the present agency system broken down and agents become merely producers or brokers who do not write policies. In that case a salaried manager established locally would do the underwriting and handle all the business.

The agents were rather startled at the address of Insurance Commissioner COUSINS of Texas before the meeting of the TEXAS ASSOCIATION OF INSURANCE AGENTS. Mr. COUSINS is not an insurance man. Some of the observations he made were visionary and impractical. Still, back of what Commissioner COUSINS said there was considerable truth.

No one can tell what the economic processes may bring about. Certainly the American agency system should not be lightly thrown aside and discarded until something better is substituted. It is very difficult to get away from the personal service that an agent gives a client. Mr. COUSINS suggested that agents should be paid by the assured rather than the company. This, of course, is fanciful and chimerical. It

would be impractical. The acquisition cost in fire and casualty insurance is just about as high now as can be justified. In some cases it is too high.

Major MORGAN "views with alarm" any reflection on or condemnation of the present agency system, feeling that the local agent is considerably more than a servant. There undoubtedly is a serious strain today between companies and agents which bodes no good. It is deplorable to see strife in the insurance family itself. There are some sharp issues chiefly of a trade nature now that have come to the front and have gotten in public print. The insurance business as a whole not being understood by the public, subject to prejudice and misapprehension, needs the solid phalanx of its own forces to defend it.

It seems to us that the present pulling apart is decidedly detrimental to insurance. There should be a keener sympathetic understanding on both sides. Undoubtedly the sales forces of insurance deserve respect. They come in contact with the public and appreciate the attitude of that public. The selling forces of any great organization should be consulted. At the same time there are peculiar problems confronting the organized companies today that can not be solved by agents endeavoring to thwart improvement and progress. In our opinion the conference idea should not be abrogated. There are splendid company officials and managers and there are just as able local agents. Surely when men of this type get together and talk over their mutual issues there is a keener and more comprehensive understanding of the other fellow's side.

Automobile Liability Insurance Essential

It is sometimes surprising to find automobile owners who will operate their cars without taking liability insurance. The uninsured exposes himself to much danger. Even though he be innocent in cause of accidents, he is very likely to be held liable. Liability insurance, in our opinion, is essential with every automobile on the road. It is interesting in this instance to record the statistics

gathered by the NATIONAL SAFETY COUNCIL, showing that 30 percent of all pedestrians killed are children under 15 years of age. Children on the street are a constant menace because they are, more or less, irresponsible. Even if there were no other persons involved than children, automobile liability insurance would be essential to every motorist.

PERSONAL SIDE OF THE BUSINESS

W. D. Reed, vice-president of the Northwestern National, Milwaukee, has returned from his trip abroad with Mrs. Reed. They made their headquarters in London and traveled through England and Scotland. They also spent a few days in Paris and its environs. Mr. Reed said that he had planned on bowling on the green in Scotland but the weather there was so unfavorable that he was unable to do so.

E. A. Sherman, for many years a prominent figure in Minnesota insurance organizations, is scheduled to return to Minneapolis from a trip abroad July 8. Besides being secretary-treasurer of the Insurance Federation of Minnesota, Mr. Sherman is executive secretary of the Minnesota Association of Insurance Agents and the Twin Cities Surety Association and secretary of the Insurance Club of Minneapolis.

One of the companies received a memorandum regarding an automobile loss report. Seemingly the assured met about every possible hazard to be encountered on the road. Here is the memorandum: "Assured was on way home from Brammen, Oklahoma, when car caught fire, was repaired and near Wichita ran into storm area and hit tree which had been blown across road, later started to rain and assured stopped on bridge on S. Lawrence road, where a hail storm damaged top."

Charles D. Greer of Louisville, head of C. D. Greer & Son, well known local agents and general agents of the Indemnity Company of North America, died at his home in Louisville at the age of 58. He had been ill for three months and on June 15 and again on June 22 suffered paralytic strokes.

William I. Gillen, special agent for the Continental in Wisconsin, and Mrs. Gillen have announced the birth of a baby boy June 27. Field men in Wisconsin have sent their congratulations to Mr. and Mrs. Gillen. "Bill" was director general of the entertainment and athletic events at the recent meeting of the Wisconsin field clubs at Delavan.

Judge Emmett L. Savage, 56, vice-president of the State Automobile Insurance Association and former superintendent of insurance of Ohio, died a few days ago at his home in Columbus. He had been ill several months and recently underwent an operation. Burial was at Paulding, O., where Mr. Savage had served a term as common pleas judge. He went to Columbus in 1923 as deputy insurance superintendent and later became superintendent, retiring to join the automobile insurance association. He was a Harvard man and a member of the Phi Gamma Delta fraternity.

Clement J. Smith, vice-president of the American Asiatic Underwriters, who has been at the New York City headquarters of the organization for some months, left for the chief office in Shanghai July 1, going via San Francisco. In that city he received his earlier underwriting training as an attache of the Pacific Coast department of the Sun. C. V. Starr, president of the American Asiatic Underwriters, is en route to New York City and is due to arrive within a short time. A considerable volume of business is to be secured in the far east. A number of American as well as British companies are writing there. Throughout the field the British foreign form of policy is in use, while rates are prepared by local organizations in conference with the British Foreign Office (Fire).

H. H. Keim of the Keim & Keim agency at Elkins, W. Va., is the new chairman of the executive committee



H. H. KEIM

of the West Virginia Association of Insurance Agents. Mr. Keim is recognized by his fellows as a live wire and a conscientious worker in the cause of the association. He makes a good impression wherever he goes. He is prominent in his city and section of the state.

Maj. B. N. Carvalho, president of the Fire Reassurance of New York, has so far recovered from his recent severe illness as to permit of his sailing for Europe. He plans spending some time at one of the German watering places, anticipating that a few weeks of complete rest will restore him to his wonted excellent health.

Charles R. Wannemacher of the Philadelphia agency firm of Arnold & Wannemacher, died suddenly in his home at that city. Funeral services were held on Friday of last week.

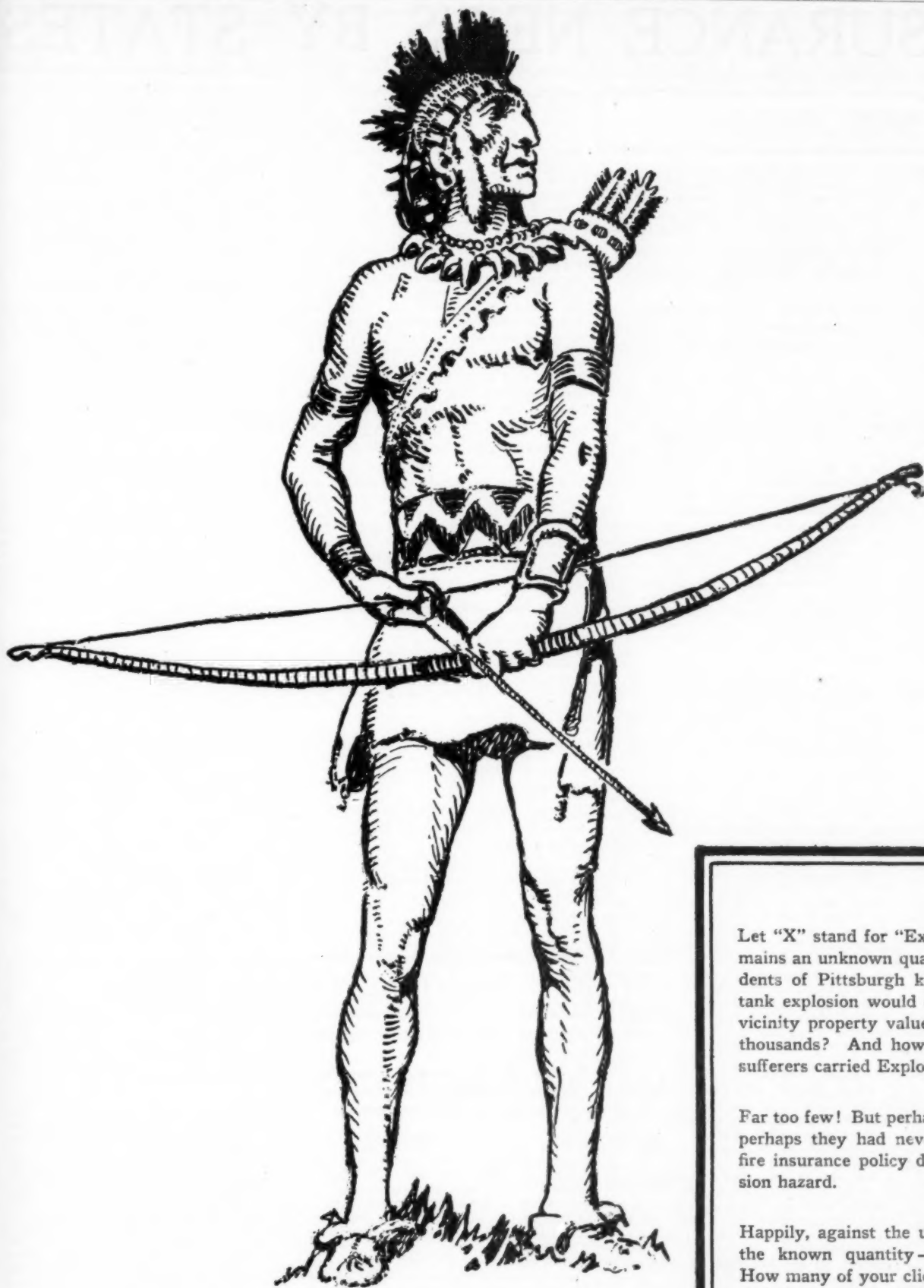
After serving as manager of the New York Fire Insurance Exchange for 18 years, Willis O. Robb will retire from the office on July 31. He plans a trip to California next month, following which he will return to this city and will be at the call of the exchange for a time as consultant upon its more difficult problems. Following Mr. Robb's retirement E. R. Harding will be acting manager of the organization.

After his graduation from the Ohio Wesleyan University Mr. Robb entered the fire insurance field as an adjuster in Cincinnati in 1884. Two years later he was appointed Ohio state agent for the Liverpool & London & Globe, so continuing until 1895 when he came to this city as head of the loss department of the Norwich Union Fire. His next association was with the loss committee of the New York Board, a post he surrendered in 1910 to assume the management of the New York Fire Insurance Exchange, the most important position of its kind in the country. In addition to being a thorough-going fire underwriter, Mr. Robb is a lawyer and a first-class executive.

Of the scores of executives who were members of the Exchange in 1910 when Mr. Robb was appointed its manager, but two, James Marshall, president of the Northern, and C. R. Pitcher, deputy manager of the Royal, still retained active membership when Mr. Robb's resignation was presented.

WORRY

It's worry about this
And worry about that;
I'm fast growing thin
When I ought to grow fat.
It's spoiling my fun
And it's making me old;
It's ruining my life
And it's loosening my hold.
So I've made up my mind
That I'll worry no more,
For if others are happy,
Why should I be a bore?
—W. Lightfoot Bennett, Chicago.



"AMERICA FORE"

Let "X" stand for "Explosion" and it still remains an unknown quantity. How many residents of Pittsburgh knew that a terrific gas tank explosion would occur, destroying in its vicinity property values into the hundreds of thousands? And how many of the resultant sufferers carried Explosion Insurance?

Far too few! But perhaps it wasn't their fault; perhaps they had never been told that their fire insurance policy did not cover the explosion hazard.

Happily, against the unknown we can match the known quantity — Explosion Insurance. How many of your clients need it to complete their insurance protection?

**FIRST AMERICAN
FIRE INSURANCE COMPANY**

EIGHTY MAIDEN LANE, NEW YORK, N. Y.

INCORPORATED IN NEW YORK

CASH CAPITAL — ONE MILLION DOLLARS

NEW YORK CHICAGO MONTREAL DALLAS SAN FRANCISCO

FIRE INSURANCE NEWS BY STATES

OHIO AND WEST VIRGINIA

REPORT IS MADE ON LOSSES

Western Adjustment Reviews the Result of the Recent Windstorm at Buckeye Lake

The Columbus, O., office of the Western Adjustment, of which Allen C. Guy is manager, reports that an investigation of the recent storm at Buckeye Lake, east of Columbus, showed that the property loss was \$45,000 and the insurance loss was \$15,000. There were about 50 individual losses. Virtually all of the buildings were of frame and small and of a rather flimsy nature, like most of those at lake resorts. In the storm at Marietta, O., and its vicinity, which included Whipple, there were about 75 losses. Both the insurance loss and the property loss was about \$25,000. The losses being small partial losses, the property loss and the insurance loss were virtually the same. The loss in the recent fire in the plant of the Superior Die, Tool & Machine company at Columbus has been settled for \$75,000. This was the largest tool and die loss in Columbus in many years. The Western Adjustment is now comfortably situated in its handsome new quarters in the Huntington National Bank building in Columbus.

COAL MINE STRIKE BROKEN

Production Not Expected to Reach Its Old Volume, but Business Improvement Seems Likely

The coal mine strike in Ohio is definitely broken, according to observers reporting for Columbus papers and also according to field men who have recently visited the coal districts. While no one expects any revival of operations in the Ohio coal fields equal to the business in its prosperous days, there is evidence that the stronger and well financed companies are beginning operations again on a small scale. It is reported that the Hocking Valley mines will open shortly on a non-union basis. The New York Central is operating a work train from Corning to Greens Run. Several mines are operating in Guernsey county. Among the companies beginning activities are the Ohio Collieries Company, the Sunday Creek Coal Company and the Manhattan Coal Company.

Where local sheriffs are active in enforcing order, little difficulty is expected from those who would interfere with production. Even where labor conditions permit reopening of mines, many of the small operators are unable to go ahead for lack of capital. And where their financial resources are limited they are unwilling to spend the money for cleaning their mines and preparing for operation in the face of present conditions.

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is the worst selling argument ever forced on an unfortunate agent. A poor chart loses business for agents who lack information on companies. The Argus Chart shows them all. Ask for

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important companies maintaining guards and watchmen have retained insurance protection, but even these companies have been granted no additional protection above what they had been carrying before the strike began.

AGENTS DISCUSS PROBLEMS

West Virginia Local Men Brought Out Some Excellent Points at Their Annual Meeting

At the annual meeting of the West Virginia Association of Insurance Agents, Frank R. Bell of Charleston said that he finds agents are more or less careless in collecting premiums. He asserted an agent these days can't afford to let premiums run so long and carry customers on credit. He gave it as his opinion that delinquent accounts are unprofitable. The assureds who get peeved at efforts to collect premiums are those who are seeking free insurance and are bad pay. C. A. Staats of Huntington in speaking on the same subject said he believed agents are too prone to extend undue credit where there is a juicy premium in sight. He said that it is poor business to carry if the assured does not pay premiums within 45 or 60 days.

Thornburg Gives His Views

C. W. Thornburg of Huntington said that in his opinion almost all agents on the average find their expense ratio running 13 percent of their commissions. If accounts run on to undue lengths the expense ratio naturally advances. He said he endeavors to collect premiums at once. When he sends out policies he sends a bill. He said that policyholders should be educated to pay their premiums promptly. He declared that they will respect an agent if he does business on business principles. R. P. DeVan of Charleston in speaking of taking notes for premiums said that part of every premium of course should be secured in cash. If a note is taken, the agent must use the best credit judgment. A man who gives a note, he said, will pay more attention to a notice of a note coming due than bills for premiums. If an assured gets cantankerous over a collection, where an agent is using pressure, he gave it as his opinion that such a customer is not desirable.

Should Apply to Casualty

Fred Saunders of Parkersburg said in his opinion the sole agency principle should be extended to casualty companies as well as fire. The West Virginia Association of Insurance Agents demanded that the fire companies go on a sole agency basis, but no such demand is made on the casualty companies. R. P. DeVan said that the sole agency practice has cut down the number of new agents entering the field. It has raised the standard of the business in every respect. It has concentrated responsible representation in fewer offices. It has cut out underwriters' agencies, or, as he designated them, rubber stamp companies. C. W. Thornburg of Huntington said that the sole agency rule has kept the nonconforming companies in lines.

Ways of Meeting Mutual Competition

R. A. Foote of Wheeling, W. Va., in speaking of ways to fight mutual competition said that outside of the factory mutuals writing sprinklered risks, the best way to defeat them is to bring about improvements in risks. The general writing mutuals he said do not want low rated risks. They desire to make a showing on dividends on a large premium. In competing with the factory

mutuals, he said that an agent must study very carefully the problems of the assured. He should make a careful analysis of his needs and point out the structure of the mutual companies. He should take up with the management what the absence of the coinsurance clause might mean in case of a total loss. The factory mutuals do not use the coinsurance clause. The agents should use all the facilities of the stock companies, both as individuals and through their organizations. Mr. Foote criticized the attitude of a member of the factory association that refuses a line from its agents if the factory association has a part of the risk. He said he has a case at hand now where he has placed one of his companies on a risk where the Western Factory is represented and it is demanding cancellation requiring that the line be placed through the factory association.

Appropriation for Investigation

The Ohio state board of control has appropriated \$3,000 for the use of the state insurance department in an investigation of the fire insurance rates in Ohio. Superintendent of Insurance Safford said this week that plans for carrying on the investigation will be made at once.

Balance Collections Improved

Agency collections in Ohio have never been in better condition than at present, according to Ohio field men. The number of delinquent agencies has been cut down 80 percent in the last four months. Agents who are chronic delinquents are receiving special attention from the field men as rapidly as they can be visited. It has been impossible because of lack of time to clear the state entirely of such delinquents, but the list is constantly decreasing.

Ohio Towns Improve Protection

Salem, O., recently installed a 1,000-gallon pumper. This city has made material progress in the last several years in working out a program for improving its protection, as outlined by engineers of the Ohio Inspection Bureau. Chief W. S. Winnard of the bureau has just completed a week of instructing the local members of the department in the

more efficient use of their equipment, fire prevention work, etc.

The village of Pleasant Hill has just installed one of the new Ford pumps, which makes a very acceptable piece of equipment for a small community, being capable of delivering between 300 and 400 gallons of water per minute at effective pressures.

Ohio Inspection Bureau engineers recently conducted tests on pumps for Oxford and Kent. Tests are also scheduled for equipment recently delivered to Ashland and Chagrin Falls.

Make Resurvey of Cleveland

Engineers of the National Board have completed a resurvey of Cleveland, O., their report showing that no material improvement has been made since their complete investigation of two years ago. The report also stressed the necessity for immediate action being started toward increasing the main supply works if a serious situation is to be averted within the next few years.

Wellsville Water Supply Weakened

During the severe rain storms of last week several severe breaks occurred in the 16-inch main upon which Wellsville, O., depends for its water supply for domestic and fire protection. Every effort is being made to place the main back in service, but in the meantime the city must rely upon very limited supplies from some of the local manufacturing plants which have been turned into the city's distribution system.

Ohio Notes

Due to greater space requirements, the Western Adjustment has moved its office from the Plain Dealer building to the Swetland building, Cleveland, where it has increased its space about 33 percent.

A loss of \$40,000 was incurred when fire destroyed the old tuberculosis sanitarium at the Warrensville city farm near Cleveland. An explosion started the blaze. An investigation is being made.

The tippie and house at the Rensli mine in Jefferson county, O., were set afire last week, the result, it is believed, of labor troubles. Gasoline had been used in firing the structure. The mine employed 50 men on a co-operative basis.

The Columbus office of the Ohio Inspection Bureau is undergoing very extensive remodeling. Radical rearrangement is being made of the office on the eighth floor, with a considerable additional amount of floor space being taken over on the seventh floor, which will give the bureau one of the largest offices in the city when completed.

CENTRAL WESTERN STATES

REPORT ON ILLINOIS CITIES

N. F. P. A. Engineers Discover Dangerous Conditions in Several Centers—Corrections Recommended

Field engineers of the National Fire Protection Association report that conditions in Alton, Ill., are very unsatisfactory. The fire department is reported under-manned and under-equipped. No influential civic organization exists and the political situation is unfavorable.

East St. Louis, Ill., may show some improvement in the near future, as the chamber of commerce has promised to undertake a year-round fire prevention campaign. A member of the fire department already has been assigned to inspection work, and good results have been obtained.

In 1927, Danville, Ill., adopted the commission form of government, and N. F. P. A. field engineers report that the commissioner of public health and safety and the chief of the fire department believe that progress in fire prevention work may be expected under the new administration. The chamber of commerce has agreed to undertake a continuous fire prevention campaign.

The Joliet, Ill., chamber of commerce

was reorganized recently and now has agreed to undertake a fire prevention campaign. The fire department is making regular inspections, with good results.

Engineers have urged upon the Springfield, Ill., chamber of commerce the immediate improvement of the water supply and close attention to the bad structural conditions which exist in the congested value district of the city. The present water pressure is only about 35 pounds in the congested value district. This has resulted in prevention of sprinkler installations because the city water would not supply them above the second floor. It is now proposed that two new million-gallon water tanks be erected on the south side of the city to help overcome this condition.

Board Member Can't Cover Schools

LANSING, MICH., July 3—Agents who have been writing school insurance and who are elected to the local school board must forego any further school business and the board's coverage might actually be impaired by such a situation, according to an opinion of the attorney general.

In a case at Schoolcraft a new member of the board is an insurance man who has long handled the board's business, both fire insurance and surety bonds. The opinion says the law is very

LOYAL TO PRINCIPLE—TO LOYAL AGENTS, LOYAL

NEAL BASSETT, President
A. H. HASSINGER, Vice President

JOHN KAY, Vice President and Treasurer
WELLS T. BASSETT, Vice President

JANUARY 1ST, 1928, STATEMENTS

ORGANIZED 1855 FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY

ASSETS	LIABILITIES	CAPITAL	NET SURPLUS	SURPLUS POLICYHOLDERS
\$40,000,136.83	\$19,459,279.01	\$7,500,000.00	\$13,040,857.82	\$20,540,857.82

ORGANIZED 1853 THE GIRARD F. & M. INSURANCE COMPANY OF PHILADELPHIA, PA.

\$6,000,966.28	\$2,930,594.84	\$1,000,000.00	\$2,070,371.44	\$3,070,371.44
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ORGANIZED 1854 MECHANICS INSURANCE CO. OF PHILADELPHIA, PA.

\$4,828,245.29	\$2,820,808.68	\$600,000.00	\$1,407,436.61	\$2,007,436.61
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ORGANIZED 1866 NATIONAL-BEN FRANKLIN FIRE INS. CO. OF PITTSBURGH, PA.

\$4,907,721.63	\$2,557,216.60	\$1,000,000.00	\$1,350,505.03	\$2,350,505.03
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ORGANIZED 1871 SUPERIOR FIRE INSURANCE CO. OF PITTSBURGH, PA.

\$4,835,369.35	\$2,520,317.56	\$1,000,000.00	\$1,315,051.79	\$2,315,051.79
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ORGANIZED 1870 CONCORDIA FIRE INSURANCE CO. OF MILWAUKEE, WIS.

\$5,250,424.26	\$2,567,447.92	\$1,000,000.00	\$1,682,976.34	\$2,682,976.34
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ORGANIZED 1886 CAPITAL FIRE INSURANCE CO. OF CONCORD, N. H.

\$760,298.04	\$375.00	\$300,000.00	\$459,923.04	\$759,923.04
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TOTAL OF ASSETS
\$66,583,161.68

TOTAL OF LIABILITIES
\$32,856,039.61

TOTAL NET PREMIUMS
\$25,684,495.78

WESTERN DEPARTMENT
844 Rush Street
Chicago, Illinois

H. A. CLARK, Manager
Assistant Managers
H. R. M. SMITH
JAMES SMITH JOHN R. COONEY

EASTERN DEPARTMENT
10 Park Place
NEWARK, NEW JERSEY
CANADIAN DEPARTMENT
461-467 Bay Street
TORONTO, CANADA
MASSIE & RENWICK, Limited,
Managers

PACIFIC DEPARTMENT
60 Sansome Street
San Francisco, California
W. W. & E. G. POTTER,
Managers

LOYAL TO PRINCIPLE—TO LOYAL AGENTS, LOYAL

EIGHTY-SEVENTH YEAR



CAMDEN FIRE

INSURANCE ASSOCIATION

CAMDEN, NEW JERSEY

January First, Nineteen Twenty-eight

CAPITAL STOCK	\$2,000,000 00
NET SURPLUS	3,548,708 77
Reserve for Unearned Premiums	5,560,190 38
Reserve for Losses in Process of Adjustment	873,449 00
Reserve for Taxes	246,090 00
TOTAL ASSETS	\$12,228,438 15



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strict and specific in relation to the point of contracts between boards of education and their members. The attorney general expressed the belief that no court would allow an insurer to dodge responsibility under a policy written in violation of the law, but admitted that the exact point had never come before the Michigan courts. He conceded, however, that contracts violating such statutes as the one quoted have been deemed void by the courts so he advised immediate re-writing of the business.

Plan Drastic Muskegon Ordinance

MUSKEGON, MICH., July 3—The Muskegon city commission is expected within a week or two to take a step in support of the fire prevention bureau of the city fire department by passage of an ordinance severely penalizing refusal or failure to carry out orders of the bureau with reference to removal of fire hazards. Under the present situation, the most conscientious inspection of property throughout the city by department representatives is rendered completely valueless if a property owner refuses to cooperate with the department in removing any hazards discovered on his property. No penalty now attaches to such refusal and the department is powerless to act against him unless through the assistance of the state fire marshal's division.

Under the proposed ordinance failure to make any reasonable changes suggested by the department inspectors in order to eliminate hazards and improve the city's fire standing would be construed as a misdemeanor punishable by fine, jail or both.

Talk Fire Prevention at Lansing

LANSING, MICH., July 3—Organization of a strong and active fire prevention association in Lansing composed of business men was discussed at length before the Lansing Chamber of Commerce by Fire Chief Hugo R. Delfs. Chief Delfs is chairman of the fire prevention committee of the chamber and it is his hope to expand this committee into a working organization which will include practically the entire membership of the chamber.

Fails to Issue Policy

JACKSON, MICH., July 3—A woman employee of the Webb agency accepted a \$500 coverage on certain property and gave the owner a receipt for the premium and promised that the policy would be forthcoming. The matter slipped the employee's mind and not until the man presented the claims for total loss under his supposed policy was the transaction recalled. The risk had not been placed with any company, of course. The responsibility of an employee who through negligence fails to issue a policy or protect through binder after an application has been duly accepted and the premium paid and a loss occurs interim, rests upon the agency.

The agency feels that the purchaser is obviously not at fault, but it feels that it should not be forced to shoulder the financial responsibility. There might even be legal complications if the loss was paid by that agency on the ground that it has no authority to do a direct writing business. It has been suggested in order to preserve the good name of stock insurance and play fair with all the parties involved without imposing unusual hardship on any, that the loss be prorated among the companies represented in the agency. It is a question whether the companies will agree to this or not.

Detroit Bans Fireworks

Fire insurance men of Detroit are elated over the success they have had in regulating the sale and use of fireworks. Once during the battle for control the fire insurance interests believed they had worked in vain. The city passed an ordinance prohibiting the sale or use of any kind of fireworks, but the fireworks makers fought the measure and it was shown to be in conflict with a state law. However, the insurance men and others interested were told that the city might regulate even if it might not legislate. The city therefore soon had on its statute books a regulatory measure, which has as good practical result as, if not a better result than the original measure. The new statute makes it mandatory that any retailer of fireworks enter in a book the name and the address of every purchaser, together with an itemized list of purchases, that children under 18 be not permitted to purchase, that children under 18 be not permitted to set off fireworks, and that no one be permitted to set off fireworks in any city street or alley nor within 50 feet of any building. The celebrant who can find a way to make a fireworks display without violating the ordinance will be a genius.

Illinois Notes

A daughter was born to Frank Stager, agent at Sterling, Ill., June 26.

Walter J. Richert has entered the insurance business in Kankakee, Ill.

Abe Livingston, one of the oldest agents at Bloomington, Ill., is dead.

Oscar M. Tucker of Gano & Tucker, agents at Mattoon, Ill., was drowned recently, being in a boat that capsized.

Announcement of the engagement of John W. Murphy, of Nash-Murphy, Peoria, Ill., is made.

Walter Colten, formerly of the Hodnett Agency at Bloomington, Ill., has gone with the H. B. Havens agency at the same place.

Miss Mae Maloney, formerly of the Oliver Realty Company at Joliet, Ill., has resigned and started an agency of her own in the same city.

Robert Evans, a local agent at Hoopeston, Ill., has disposed of his interest there and will join the Dobbins & Jefferson Agency at Bloomington, Ill.

L. B. Tutthill, well known agent at Anna, Ill., president of the Anna-Jonesboro Rotary Club, attended the Rotary International meeting at Minneapolis, being accompanied by his wife and two daughters.

John H. Camlin of Rockford entertained the directors of the Illinois Chamber of Commerce at the Country Club and at his home June 27-28. Including some friends and insurance men there were 53 present.

Michigan Notes

A loss estimated at from \$50,000 to \$55,000 was sustained at Grand Rapids, Mich., when the two-story brick factory of the Grand Rapids Casket Company was destroyed. Clyde Waite, president and manager, estimated the company's loss at \$35,000 to \$40,000 and that on the building at \$15,000.

Plea of guilty to a charge of arson was entered by Donald C. Smith, Olivet college student, who admitted that he had conceived the idea and had been the moving spirit in carrying out the act of firing the Kappa Sigma Alpha fraternity house in order to collect insurance to be used for defraying the debt on the structure and financing needed repairs.

STATES OF THE NORTHWEST

FIRE DEPARTMENT SCHOOL

Training Course Will Be Offered at the University of Minnesota August 13-17

The first annual northwest fire school is announced by the University of Minnesota, to be held at Minneapolis Aug. 13-17. It is sponsored by the University of Minnesota, the League of Minnesota Municipalities and the Minnesota insurance department. Harvey Walker is director. It is a training school for firemen and those interested in fire protection. Some of those who will give instruction are Clarence Goldsmith, assistant chief engineer National Board at Chicago; J. M. Clancy, commissioner of public safety at St. Paul; Chief George Lockhart, who is drillmaster in the Minneapolis fire department; Fire Chief Fred Pfander of New Ulm, Minn.; Fire Chief S. K. Hansen of Duluth; Insurance Commissioner George W. Wells of Minnesota; Fire Chief W. A. Norton of Winona; R. R. Sayers, chief surgeon U. S. Bureau of Mines at Washington; Frank C. McAuliffe, chief Chicago Fire Insurance Patrol; Fire Chief W. A. Sloan of Sioux Falls, S. D.; City Chemist Victor Roehrich of St. Paul; Battalion Chief Earl A. Traeger of Minneapolis; Fire Chief C. W. Ringer, Minneapolis; Fire Chief Ben E. Bangerter, of

ant chief engineer National Board at Chicago; J. M. Clancy, commissioner of public safety at St. Paul; Chief George Lockhart, who is drillmaster in the Minneapolis fire department; Fire Chief Fred Pfander of New Ulm, Minn.; Fire Chief S. K. Hansen of Duluth; Insurance Commissioner George W. Wells of Minnesota; Fire Chief W. A. Norton of Winona; R. R. Sayers, chief surgeon U. S. Bureau of Mines at Washington; Frank C. McAuliffe, chief Chicago Fire Insurance Patrol; Fire Chief W. A. Sloan of Sioux Falls, S. D.; City Chemist Victor Roehrich of St. Paul; Battalion Chief Earl A. Traeger of Minneapolis; Fire Chief C. W. Ringer, Minneapolis; Fire Chief Ben E. Bangerter, of

Mankato; Chief Special Agent F. R. Morgaridge, National Board; Sanford Herberg, engineer General Inspection Bureau; George B. Muldaur, general agent Underwriters' Laboratories.

Olsness Nonpartisan Nominee

S. A. Olsness, incumbent, holds the Nonpartisan nomination for commissioner of insurance of North Dakota upon a practically complete check of election returns, while the name of W. S. Taylor, La Moure, N. D., appears as Independent candidate.

Independents captured the gubernatorial nomination from the Nonpartisans in the June primary, nominating George F. Shafer as against T. H. Thoresen, and control of the state industrial commission is assured with the nominating of Joseph A. Kitchen for commissioner of agriculture and labor.

South Dakota Tornado Loss

FAULKTON, S. D., July 3.—Property damage to farm buildings and electric power lines estimated at \$70,000 was caused June 27 when a tornado struck nine miles west of here. Included in the damage was a grain elevator which was destroyed, causing a loss estimated at \$15,000.

Can Now Attach a Rider

Heretofore agents have not been able to write a combination fire and tornado policy in Wisconsin. They had to issue separate contracts. The attorney-general has now ruled that a rider can be placed on a fire policy giving tornado coverage. This will simplify the transaction to a considerable extent.

Wisconsin Insurance Day Committees

MILWAUKEE, July 3.—George Haydon, manager of the Wisconsin Compensation Rating & Inspection Bureau, has been named chairman of the entertainment and reception committee for Wisconsin's third annual Insurance Day, Oct. 24, according to an announcement

by John A. Keelan, president of the Insurance Federation of Wisconsin. He will announce the personnel of his committee when he returns from England.

William M. Wolff, Fidelity & Deposit, who is chairman of the finance committee, has announced the members of that committee. They include Hampton B. Leedom, Leedom, Miller & Noyes; E. A. Piepenbrink, Wisconsin Mutual Liability; John A. Sullivan, Great Northern Life, and Mr. Keelan.

St. Paul's Record Favorable

ST. PAUL, July 3.—St. Paul made a favorable fire loss record for the first six months of the year. A preliminary estimate made by Capt. John Townsend of the insurance patrol places the total loss for the first six months at \$308,320 against \$850,000 the first six months in 1927.

There were only two fires of much consequence so far this year, one with a loss of \$25,000 and the other \$17,000. The other losses were all small. In 1927 the first half of the year witnessed a series of big fires that caused the high total of \$850,000 in six months.

Minnesota Notes

The marriage of Harry W. Williams, adjuster for the National Union in Minneapolis, has just been announced. Mrs. Williams was formerly Miss Dorothy Young of Ottumwa, Ia.

Establishment of a fire truck for the west end of Duluth, Minn., to be stationed in the new fire hall at Piedmont avenue and First street, has been practically agreed upon. It is the aim of the department to have complete fire fighting equipment in the hall with a view to greater efficiency and to relieve the demands made upon the central fire station.

Wisconsin Notes

W. L. Lerch, deputy manager of the Royal in its western department, has been on an agency trip in Wisconsin.

Clarence J. Caspar, staff adjuster with the Western Adjustment at Chicago, was married to Miss Dorothy Gemz recently in Milwaukee. Mr. Caspar is well known to the field men in Wisconsin as he was a member of the staff at the Milwaukee office for a long period.

IN THE MISSOURI VALLEY

NEW RURAL RATE PROBLEM

More Adequate Kansas Farm Fire Protection Starts Agitation for Reduction of Rates

TOPEKA, KAN., July 3.—Insurance companies operating in Kansas and the insurance department see in the offering a new fire insurance problem that is going to become important in a short time. It is the question of the fire rates on farm homes, barns and farm buildings generally. Commissioner Baker has already received some inquiries about it and the Kansas country newspapers are discussing the question to some extent.

Kansas is constructing many miles of surfaced highways every year and a large number of farms are on these highways. The highway system is being extended rapidly. Most Kansas farm homes have telephones that are connected directly with switchboards in the cities and towns.

In the last few months a dozen or so volunteer and full time fire departments have made runs out to farm homes on the surfaced highways and saved most of them from total destruction. Ordinarily a farm home or a barn that catches fire is a total loss, including the hay, grain and some times farm animals and equipment. This is not always the case for those farms within five to 10 miles of the cities or where there is a good fire department. Most farms have open wells where the departments can get sufficient water for handling a fire of this kind.

There have been enough instances of city fire departments saving farm homes and buildings in this state in the last few months to start the farmers

talking about credit allowances on their fire insurance rates for having telephones, proximity to good roads and properly equipped fire departments. Most of the volunteer fire departments are now motor equipped or can be hauled by truck.

Kansas has a rating bureau and rate regulation. It seems certain now that the question of credit on farm insurance must be faced by the companies and the department shortly. Mr. Baker is not planning to take it up as the demand is not sufficient at this time, but the question is being so generally discussed that it will soon be an important one.

Bars Missouri Bank Agencies

Under a ruling by Attorney General Shartel of Missouri, banks in the state can not legally qualify for licenses to conduct an insurance business or act as insurance brokers. The ruling was requested by the prosecuting attorney of Jackson county, who asked whether two banks in Kansas City, Mo., that had applied for licenses as insurance brokers were entitled to them.

The attorney general finds that banks can only legally engage in the business authorized by their charters in accordance with the laws of the state, and that no authority is conferred on them to engage in the insurance business or to act as insurance brokers.

In St. Louis there are no bank agencies, although many individuals working for banks have been licensed as insurance brokers.

Hail Damage in Nebraska

LINCOLN, NEB., July 3.—Reports of heavy damage by hail storms the past two weeks have reached the companies' offices. These have been mainly in the extreme western and central sections of

"Good Company"

Yes, a "good company" for the agent. And a "good company" for the insured.

The Philadelphia Fire & Marine Insurance Company offers its agents a widely diversified line of dependable insurance, thus making it possible for him to handle virtually any type of insurance coverage—excepting life, of course—through a one-company affiliation.

It offers to the prospective policy-holder a choice of protection that assures him complete service through one organization—your own—in a company of national renown for prompt and satisfactory settlement in event of loss.

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200 Bush Street, San Francisco, Cal.

8th Floor, Hurt Bldg., Atlanta, Ga.



Add to Your Profits from Fire and Casualty by Taking on a Splendid Life Line

THE Largest Mixed Insurance Company in the World recently Established a Life Department. There is a Pronounced Trend in that Direction. Agencies are adding Life to Fire, Casualty, Surety, etc. You, too, may Enlarge your Profits without Increasing Fixed Costs.

The most Satisfactory Life Contract Available is that of the Columbus Mutual—the Company which 20 years ago Eliminated Middlemen and Diverted the Huge Expense of their Maintenance into Savings for Policyholders and Agents. Its System makes possible Low Cost Insurance, Generous Commissions, and VESTED Renewals. There are No Restrictions in Territory. Each Contract is a Direct Home Office Contract—no Intermediaries between. The Agency that Produces gets ALL the Commissions.

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materials that are non-inflammable and non-explosive and involve no risks either in use or in storage. Our Service Men are always at the call of insurance organizations and industrial concerns interested in SAFE cleaning.

Oakite Service Men, cleaning specialists, are located in the leading industrial centers of the U. S. and Canada

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OAKITE

Industrial Cleaning Materials and Methods

FIRE REINSURANCE TREATIES

Eagle Fire Insurance Company
(NEW JERSEY)

Baltica Insurance Co., Ltd.
(DENMARK)

Franklin W. Fort

Thomas B. Donaldson

18 WASHINGTON PLACE, NEWARK, N. J.

the state. One report from Sunol says hundreds of acres of wheat have been destroyed. Another from Sidney, in the heart of the bonanza wheat section, where fields are from 500 to several thousand acres in extent, told of heavy damage. The wheat was almost ready for harvest. In other sections corn suffered the most damage.

Close Second Story Movies

LINCOLN, NEB., July 3—The state fire marshal's office has notified all operators of moving picture shows located in second story rooms to close their places. Half a dozen such shows have been found and personal notice to the owner of the building and the show proprietor has resulted in prompt closing.

Ball Speaks on Adjustments

ST. LOUIS, July 3—J. Elmer Ball of the Home of New York spoke on "The Part the Fire Insurance Agent or Broker Should Play in the Adjustment of Claims," at the regular monthly meeting of the Associated Fire Insurance Agents and Brokers of St. Louis, June 28. The meeting was attended by 39 members and 19 women. Dancing followed the business meeting.

Progress in Standardization

TOPEKA, KAN., July 3—Kansas may soon be included among those states which have been successful in bringing about the standardization of all threads on hydrant outlets, hose couplings, play pipes, hose valves, etc.

Under the supervision of L. G. Gibson, engineer, who came to Kansas in May 1926, from Indiana, where he had been engaged in similar work, the procedure has been gradually extending over the entire state. The work had progressed so satisfactorily, that Mr. Gibson was permitted to leave for Kentucky, where he will supervise similar work.

When the work was started in Kansas it was found that less than half of the cities with waterworks had National Board standard thread, or only 141 out of 284. As the work requires an endless amount of "missionary" work and conferences with city officials, progress is slow. However, 16 towns were converted in 1926, 57 in 1927 and 22 up to June 1, 1928, when Mr. Gibson left.

Now 238 cities and towns have standard thread. Of the remainder it was found that seven have non-convertible thread, including some of the larger cities such as Kansas City, Leavenworth, Salina and Abilene, Lindsborg, Solomon and Waldo. Mr. Gibson trained an assistant before leaving who will complete the work at an early date. Most of the remaining towns are in the northwestern part of the state. However there are several of the larger towns

yet to be converted, including Arkansas City, Coffeyville, Fort Scott, Norton and Ottawa.

Iowa Tornado Statistics

DES MOINES, July 3—Iowa has been visited by an average of ten tornadoes a year for the past ten years, according to Charles D. Reed, director of the weather and crop bureau of the department of agriculture. The average annual property loss was \$725,848, while the length of the tornado paths averaged 93 miles per year.

Greatest damage in Iowa in the period over which records have been kept was in 1918 and 1925, while in 1926 tornadoes were comparatively few and did but little damage. Last year their frequency was normal but paths were short and the damage was a quarter of the average amount.

The earliest tornado was recorded Feb. 1, 1922, at Monticello and the latest Oct. 3, 1925, southwest of Okaloosa. The 98 tornadoes were distributed as follows among the months of the ten years: February, 1; March, 3; April, 11; May, 31; June, 25; July, 9; August, 3; September, 8; October, 2. Tornadoes, according to the records, were comparatively few during the morning hours and were more apt to come between 3 and 8 p. m.

Missouri Notes

The Insurance Adjustment Company has moved its St. Louis office from the Planters building to the Pierce building.

Heustis Crutcher of Thames & Batre, Mobile, Ala., was the guest of honor at a dinner given by the Cat's Meow at St. Louis, June 29. Mr. Crutcher is a charter member of the Mobile, Ala., Court of the Cat's Meow. He is spending his vacation in Webster Groves, Mo., a suburb of St. Louis.

Iowa Notes

I. E. Jones, for many years with the Oxford State Bank, Oxford, Ia., has opened an insurance and real estate office.

Ralph L. Parsons, assistant cashier of the First National Bank, Iowa City, has resigned to go into the fire and automobile insurance business.

Nebraska Notes

The elevator at Ellis, Neb., owned by the Farmers Grain Company and full of stored grain, was destroyed by fire June 27. The loss of \$12,000 is only partly covered by insurance.

The F. M. Saum elevator at Bennett, Neb., burned June 27 with 4,000 bushels of corn. It was leased to G. E. Vinning, who carried insurance with a grain dealer's mutual. The loss is estimated at \$8,000. The Farmers' hardware store adjoining was damaged several thousand dollars' worth.

STATES OF THE SOUTHWEST**PROSPECTS IN TEXAS BRIGHT**

Recent Rains Over State Insure Good Crops and Mean Greater Buying Power

DALLAS, July 3.—Eleventh hour rains virtually all over Texas have saved the corn crop, which has been conservatively valued at \$75,000,000, as well as as the wheat and cotton, feed crop, range grass and sorghum. In west Texas cotton had been planted in dry ground on faith and the rain has assured its "making." A large wheat harvest, even greater than the record crop of 1926, is expected.

The fear is that the railroads have not provided sufficient facilities for handling this immense amount of wheat and that the transportation lines will experience the same handicap of congestion as in 1926. Wheat growers and elevator operators expect to use ground space for storage purposes and claim the loss by such method is small. But some farmers have already started old-style binders in their harvest fields, rather than take chances with the hailstorms so prevalent the last few weeks. Some farmers have lost their crop by hail, but most of them had insurance

sufficient to take care of the planting cost, if not full coverage.

Business men and farmers alike are optimistic over trade conditions, as satisfactory agricultural returns will make possible increased purchasing power in the fall. The resultant increased need for merchandise will make necessary an augmented output of factories which will, in turn, cause larger distribution of wholesale lines. Following his newly acquired habit of last year, the farmer this spring owns a larger equity in his crops than was formerly true. He has spent less for production, has done more of his labor himself and borrowed less, leaving himself a larger margin between his cost of production and his probable sale price.

Holds Mock Initiation

The Young Men's Insurance Association of Dallas, Tex., "entertained" the neophytes or the prospective members at White Rock Lake. The entertainment, in addition to a picnic supper, in which the neophytes acted as waiters, consisted of a potato race, several extraordinary boxing matches and quite a bit of other "horse play" in which the prospects were principals.

After the "session" was over the following candidates professed their desire to be formally accepted at the next regular meeting: Douglass Stoneham of

C. B. O'Brien & Co.; Paul Campbell, Employers' Casualty; Guy Acker, Fidelity Union, and Joe Chapman of the Continental.

Oklahoma Firemen Elect

OKLAHOMA CITY, July 3—Charles Slem, for years secretary of the Oklahoma Firemen's Association, was made a life member at the annual meeting at Blackwell. Mr. Slem has been a member for 29 years and has filled every office in the organization. Chief Hayes Miller of McAlester was elected president for the ensuing year, with Chief Dick Pitts of Tulsa, first vice-president; Capt. James Osborne, of Oklahoma City, second vice-president; Charles M. Brown of Hartshorne, third vice-president; Charles Slem of Oklahoma City, secretary-treasurer, and Mrs. Slem, assistant secretary.

Announce Globe Fire Treasurer

OKLAHOMA CITY, July 3—Announcement is made of the election of O. B. Motherhead as treasurer and a director of the recently organized Globe Fire of Oklahoma City. For the past four years he has been state bank commissioner.

Dallas Losses Continue High

DALLAS, July 3—Fire losses in Dallas, almost \$6,000 higher in May than for that month last year, are \$168,180 larger than for the first five months of 1927, which gives the fire prevention council cause to fear Dallas will lose the credit it gained the last two years. Most alarming is the fact that May showed seven fires of known incendiary origin and 20 unknown, any or all of which are open to the same opinion as to cause. June has shown still mounting losses, with the Cowser Lumber Company fire adding \$40,000 or more and numerous residence fires during the week an amount equal if not greater.

Papers Feature Insurance

OKLAHOMA CITY, July 3—Insurance is coming more into its own in Oklahoma City every day. The "Daily Oklahoman" has announced a prospective insurance page to be issued every Monday.

The "News", an evening paper, has been publishing an insurance page for several months, and will continue to do so. A. E. Dimick, former editor of this page with the "News," has been employed by the "Oklahoman" to get up its insurance page. He is succeeded on the "News" by Rea Fitch.

Oklahoma Mutual in Liquidation

OKLAHOMA CITY, July 3—Further hearing of complaints against the Security Mutual of Enid has been dismissed by the state insurance board. Policyholders of the company complained to the board about having trouble in adjusting claims against the company and the insurance department notified officers of the company to appear and show cause why its license should not be revoked. Word from the company officials has been received that voluntary liquidation is in progress and that the affairs of the company will be straightened out.

Texas Notes

The Bates Adjustment Company has opened an office at San Antonio, Tex., under the management of C. E. Williamson.

W. D. McCulley, mayor and city manager, and for many years fire chief of Brownwood, Tex., was instantly killed while riding on a fire truck which struck the car of another Brownwood citizen. Mr. McCulley was a wealthy citizen and property owner of Brownwood and has done more to build up the fire-fighting equipment of the city than any other official.

Oklahoma Notes

A new fire station is to be erected at Twenty-third and Walker avenue, Oklahoma City, and the old station at Twenty-first street and Western avenue is to be discontinued.

A daughter has arrived at the home of Mr. and Mrs. R. W. Crow, who has been named Wilma Ann. Mr. Crow is Oklahoma state agent for the Glens Falls and Commerce.

The Pauls Valley, Okla., fire department has received a new fire truck and other apparatus which will add to the fire fighting facilities. City officials had been notified that unless an additional truck was added, insurance rates would be advanced.

IN THE SOUTHERN STATES

SPENCER TO MANAGE BUREAU

Manager of Old Virginia Rating Bureau Heads Revamped Organization—Wood Made Assistant

RICHMOND, VA., July 3.—E. Wright Spencer has been elected manager of the new Virginia Insurance Rating Bureau. He was elevated to this post at a special meeting of the governing committee of the bureau held in Richmond. He was manager of the old Virginia inspection and rating bureau for nearly 20 years. When this bureau was legislated out of existence, it was generally conceded that he would be retained to manage the new one established in place of it. Wyatt C. Wood, assistant manager of the old bureau, was also chosen to be assistant manager of the new bureau. Manager Spencer is clothed with authority, as previously, to select the personnel of the remainder of the office force.

The governing committee made the necessary financial arrangements to insure operation of the bureau until assessments for its maintenance can be levied against the company members.

Ten of the 12 members of the committee attended the meeting. Under the constitution of the new rating bureau, terms of all members of the governing committee hold for one year. At the expiration of the first year, it is provided that four members shall be chosen for one year, four for two years, and four for three years. Thereafter at each annual meeting to be held some time in June, four members shall be chosen for terms of three years each. Any vacancies may be filled by remaining members of the committee.

Samuel W. Zimmer, in addition to be-

ing chosen vice-chairman of the committee, was elected counsel for the Virginia bureau to represent it in all legal matters. Mr. Zimmer was a practicing attorney of Petersburg for many years before being elected president of the Petersburg Fire.

The Virginia Fire & Marine was host at luncheon to members of both the governing and executive committees and to members of the corporation commission, the purpose being to afford members of the commission opportunity to meet members of the two committees.

Senate Bill Receives Serious Check

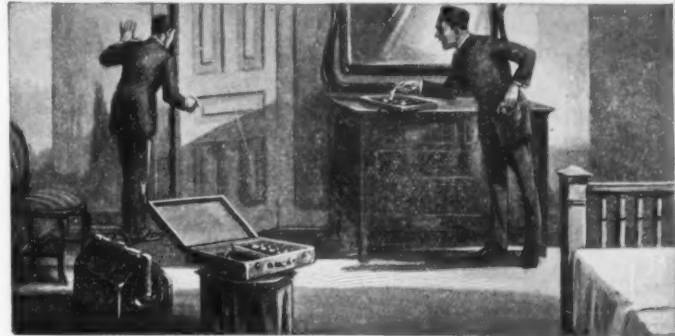
The house judiciary committee in the Louisiana legislature has reported unfavorably on senate bill 58, which practically seeks to repeal the breach of warranty clause in the standard fire insurance policy. The bill previously was passed by a large majority in the senate, but now has received a check which probably means its defeat. The insurance companies have been actively fighting the bill.

Louisiana Blue Goose at Biloxi

The annual splash of the Louisiana Blue Goose was held June 29-30 at Biloxi, Miss. The flight had been originally scheduled for Mandeville, La., but by popular request it was changed to Biloxi. On Friday evening a dinner followed with a trip to the Isle of Caprice was on the program. Saturday morning was given over to the business meeting and in the afternoon a number of goslings were put through. There was a dance Saturday evening.

Favors Teaching Fire Prevention

FRANKFORT, KY., July 3—W. C. Bell, state superintendent of public instruction, will give the fullest assistance to



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efforts to have fire prevention taught in the public schools of Kentucky. At the meeting of the Kentucky State Fire Prevention Association at Lexington the association adopted resolutions requesting the state board of education to put a chapter or number of chapters in the textbooks used in the public schools of Kentucky to cover the theory and practice of fire prevention. This resolution has been communicated to Superintendent Bell, who is the executive officer of the board. He is enthusiastic for such a step and will doubtless bring it about.

Laughton Rejoins Richmond Exchange

RICHMOND, VA., July 3.—Frank W. Laughton, agent in Richmond for the Phoenix of London, who resigned his membership in the Insurance Exchange last year in protest against the adoption of a dual agency rule affecting South Richmond, has come back into the fold. Mr. Laughton is a former treasurer of the organization. Under the dual agency rule, companies with agencies in Richmond proper were permitted to plant an additional agency in South Richmond.

Kentucky Notes

The Kentucky Insurance Agency, writing all kinds of insurance, has been or-

ganized at Pineville, Ky. C. T. Woolum, who has been handling life and accident insurance, Dr. W. S. Mory and J. M. Pursfull are the members of the new agency.

J. G. Price, an insurance man at Russell, Ky., has been elected secretary of the Russell Chamber of Commerce.

N. K. Tunis & Co. of Danville, Ky., have purchased the McIntyre & Dunnigan agency and will consolidate it with their agency.

In order to meet the requirements of the Kentucky Actuarial Bureau to obtain a lower insurance rate, Murray, Ky., will buy a well equipped fire truck. Bids must be submitted by July 20.

Virginia Notes

The Virginia fire marshal's office succeeded in getting 17 convictions in arson cases in the year ended June 30.

Loss from fire which burned a portion of the freight wharves of the Southern Railway at West Point, Va., last week is estimated at \$50,000.

Otis M. Alfried, head of the T. L. Alfried & Son local agency at Richmond, is convalescent following a surgical operation for removal of his appendix.

Will A. Jordan, Sr., Virginia and North Carolina special agent for the Hampton Roads Fire & Marine, has been laid up at his home in Richmond for some time, suffering from the after effects of a severe attack of acute indigestion.

ON THE PACIFIC COAST

AGENTS FAVOR SEPARATION

Resolution Adopted by Executive Committee of California Association at Los Angeles

LOS ANGELES, July 3.—California local agents, as represented in the California Association of Insurance Agents, are not opposed to the principle of separation but on the contrary feel the principle to be correct, according to a resolution adopted at the meeting of the executive committee held in Los Angeles Thursday, although it makes no provision for the machinery by which separation may become effective. The resolution reads as follows:

"Resolved, it is the sense of the executive committee representing the California Association of Insurance Agents that the best interests of the insurance business will be conserved by an immediate drastic and positive separation rule, and it pledges itself to use every effort to be of assistance in the enforcement of such separation ruling."

Bakersfield has been selected by the executive committee of the California Association of Insurance Agents as the scene of the next convention of the organization. Nov. 9-10 are the dates determined upon for the meeting.

The committee also reviewed in detail the Bank of Italy fight which the organization waged since the fall of last year, the program for agency qualification provisions and the new agency application form. A conference will be held with the committee of the State Bar Association to determine what that body proposes to do in regard to agency qualifications in the new insurance code which it plans to present to the 1929 session of the California legislature. Those who attended the committee meeting were President H. R. Schroeter, Secretary P. S. W. Ramsden, D. W. Pierce, Los Angeles; Percy H. Goodwin, San Diego; Eugene Battles, Los Angeles; H. J. Thielen, Sacramento; Charles McSherry, Watsonville; Nye B. Swett, Fresno, and W. K. Graham of Auburn, regional vice-president.

Expect Earthquake Solution

SAN FRANCISCO, July 3.—San Francisco fire managers affiliated with the Pacific Board expect a solution within the next few days to the earthquake puzzle created by the demands of the Los Angeles local agents. This week the companies are considering a new single interest clause, compiled by the earthquake committee of the board as one of the factors designed to bring about the

necessary reforms, if these companies desire to maintain their agency relations in the southern part of the state. Agents contend that due to the board's indefinite and controversial handling of the earthquake insurance situation in California a great volume of the more profitable lines have been transferred to non-affiliated companies. Many of these agents have taken in the non-boarders to save lines to their own agencies. They seek united action on the part of the board companies.

Would Prevent Grain Fires

SAN FRANCISCO, July 3.—With a view to preventing further serious grain fires in California, Governor Young has appointed a committee consisting of G. H. Hecke, director of agriculture; Bert C. Meek, director of public works, and Fred G. Stevenot, director of natural resources, to devise a plan whereby growers and land owners will be educated to the importance of burning a strip of grass bordering on state and county highways each year. Indications are that the present season will be one of the driest in the history of the state and it is hoped that by taking preventive measures at this time further disastrous fire may be eliminated, or at least materially reduced.

Making Survey of Los Angeles

LOS ANGELES, July 3.—Under the supervision of Robert E. Andrews, assistant chief engineer at San Francisco for the National Board, a staff of engineers is conducting a survey of the municipal territory of Los Angeles. It is understood that a report of the results of this work will be published by the National Board upon completion of the undertaking, which it is estimated will be within the next four months. Since the last report of this character was published, in 1924, considerable territory has been annexed to Los Angeles and this new area will be covered by the survey now in progress.

Alaska Loss Reported

A serious fire occurred at Hyder, Alaska, situated on the Portland Canal opposite the town of Stewart, B. C., last week. The loss is estimated at \$100,000. Nine business establishments were destroyed, including the Province Hotel, the post-office and the marshal's office.

New Los Angeles Agency Opened

LOS ANGELES, July 3.—The formal opening of the offices of Warren Griffith and Associates, new Los Angeles general agency, was held last week. Friends of Mr. Griffith remembered him generously with floral offerings in celebration of the occasion and numbers of them called to pay their respects and express their good wishes. The new organization has the southern California general agency for the United States Casualty, the burg-

lary and plate glass departments of the American Bonding and expects shortly to arrange for an automobile insurance agency. In addition to this, local fire business will be handled for the Glens Falls and Brooklyn Fire. Opening of a branch office in San Francisco in August is contemplated.

Baird to Santa Barbara

SAN FRANCISCO, July 3.—Thomas R. Baird, who made a notable record in rehabilitating Fresno, Cal., the past five years, after it had become known as the worst city in the country as regards fire losses, has resigned and will take charge of the Santa Barbara department at once. Several months ago Chief Baird was engaged by the citizens of Santa Barbara to make a survey of their fire protection facilities and make recommendations. In his report he suggested improvements to cost about \$140,000. Last week the people voted favorably on a bond issue to raise this money and Mr. Baird was immediately appointed chief to effect the changes he had recommended. The National Board has issued a report criticizing the city's fire fighting defenses.

Consider Five-Year Rider Form

SAN FRANCISCO, July 3.—Fire insurance companies operating in the state of Washington are considering a five-year annual payment plan rider submitted last week by the Washington advisory committee, following a series of meetings in San Francisco. This committee had a prominent attorney draft the form which is now receiving the consideration of the individual companies both at San Francisco and at their head offices. At the same time the companies were furnished with copies of a five-year

policy now being issued by a nonaffiliated company doing business in that state. In the statement issued by the committee it was pointed out that this company is required to put up only a one-year reserve on this five-year policy and that if the proposed form were adopted the other companies would likewise be required to put up the same proportion of reserve.

Coast Notes

John H. Schively, secretary of the Insurance Federation of California, was the principal speaker before the Lions Club of San Francisco July 3.

The Brooklyn Fire has been admitted to membership in the Pacific Board. Hinchman, Wentz & Miller are named as general agents.

Walter B. Brandt of W. B. Brandt & Co. has returned to his office after an absence of several months during which he visited his various agencies, after which he spent some time in Europe before returning to San Francisco.

Jay W. Stevens, chief of the fire prevention bureau of the National Board on the Pacific Coast, has left for Atlanta to confer with the executive committee of the International Association of Fire Chiefs. Mr. Stevens is executive secretary of that organization.

Mrs. Ella Gayle MacDonnell, prominent insurance and real estate woman of Vallejo, Cal., has announced her marriage to Capt. Milton Eugene Reed, U. S. N., retired. Mrs. MacDonnell is well known throughout California for her outstanding success in the insurance world.

Curtis R. Harold, prominent independent adjuster of Seattle and formerly president of the Fire Underwriters Association of the Pacific, has been asked to prepare a paper on "Adjustment of Losses" to be read before the Pacific Coast Fire Chiefs' Association convention at Sacramento in October.

IN THE MOUNTAIN FIELD

COLORADO POND'S ELECTION

Karl C. Eppich Made Most Loyal Gander of Blue Goose at Annual Meeting Held in Denver

DENVER, July 3.—A dinner meeting of the Colorado Blue Goose, the annual meeting, was held in Denver with 35 attending. The pond is in fine shape, thanks to the efforts of Most Loyal Gander Sam McAllister, whose administration has been a big success.

Reports were made by Delegates Wuersch and McAllister and Cyrus K. Drew, editor of the "Insurance Report," on the appealing points of the grand nest meeting in Dallas last fall. By unanimous choice Mr. McAllister was selected to go to the grand nest meeting next August in Montreal as the Colorado pond delegate.

The group life insurance plan was thoroughly gone into and many individuals signed up for the coverage offered by the American National of Galveston. About half the pond's registration, or 40 in all, have thus far applied for this service, and it is believed that others will do so before the time limit set.

The new officers of the Colorado pond are: Most loyal gander, Karl C. Eppich, Ed. P. Eppich & Son, Denver; supervisor, Joseph C. Dinhaupt, Daly General Agency, Denver; guardian, A. L. Lehwaldt, America Fore Group, Denver; custodian, Allen Beck, Allen Beck General Agency, Denver; fielder, Domini G. Mulligan, Rocky Mountain Fire Underwriters' Association, Denver; keeper, T. John Evans, Rocky Mountain Fire Underwriters' Association, Denver.

Pueblo Agency Expands

The Mid-West Agency Company of Pueblo, Colo., the only general agency in that city, has recently moved to the Central building. It was found necessary to have more space. Its new offices provide larger quarters. The companies represented are the Universal Automobile, American Indemnity, Industrial, Great States, Commercial Standard and Great Western. It is expected also that

one additional company will be added within a few weeks.

W. O. Daniel, son of the former insurance commissioner of Texas, has been engaged to act as chief underwriter for the Mid-West Agency Company. Mr. Daniel spent a number of years with a large general agency in Texas and has more recently been with the Trinity and Universal Automobile of Dallas.

Mountain Notes

Samuel C. Madden, 75, auditor for the Mountain States Inspection Bureau, Denver, who went to Colorado from Philadelphia in 1893, is dead.

NEWS FROM THE EAST

GIVE REPORT ON FOUR CITIES

One Unreasonable Water Department Requirement and Numerous Structural Weaknesses Found

Engineers of the National Fire Protection Association have just completed a report on four eastern cities. In Baltimore, Mr. Bugbee recommended a change in the unreasonable requirement for and the excessive cost of city water connections to automatic sprinkler installations. A special make of detector meter, costing from \$600 to \$1,000, to be installed in a valve pit under sidewalks, is now required by the water department.

Scranton, Pa., it was found, has practically no building code excepting a few ordinances which are greatly out of date. For this reason structural conditions are poor. It is reported that a committee composed of two contractors, two architects, a structural engineer and the building inspector have been working on a new code for several years. The fire alarm system is reported dangerously housed on the third floor of the department headquarters, a building subject to severe exposure from fires in nearby structures.

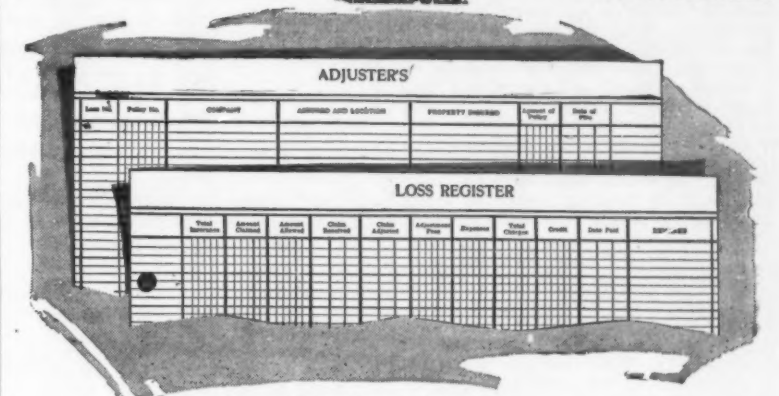
Lancaster, Pa., also is reported weak structurally and needs a building code too. A new code is one of the matters to be taken up by a fire prevention

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committee which the chamber of commerce is organizing.

Reading, Pa., has just gone under a new building code passed by the city council. The city is reported to be one of the largest in the country that still has a volunteer fire department. Fire prevention inspection work is done by a volunteer board of 14 men, one man from each fire company. The chief of the volunteer department follows this inspection work with the cooperation of state inspectors and other city departments. Wooden shingles have been prohibited in Reading for many years, and for this reason roof fires are rare.

To Hold Annual Meeting

The 56th anniversary meeting of the New York State Association of Supervising & Adjusting Fire Insurance Agents will be held at Upper Saranac lake, July 10. J. G. Currie is president; L. G. Leonard, vice-president; William T. Bessant, secretary and treasurer, and A. J. Halsey, chairman of the executive committee. The only set address on the program is by Laurence E. Falls, vice-president of the American of Newark.

Two Agencies Incorporated

William E. Beach, Inc., is the title of a new agency incorporated to conduct a general insurance business in Boston. The organization has \$10,000 capital. The officers are: William E. Beach, Weymouth, Mass., president and treasurer, and Phillip R. Ammidon of Cambridge, vice-president.

B. H. Millman & Co., also of Boston, is another agency organization that has been incorporated. Its capital is \$25,000. It is authorized to conduct a general insurance business. Bernard H. Millman is

president and treasurer and Frieda C. Millman is clerk.

Eastern Notes

Edward S. Binney, in the fire depart-

ment of the John Paulding Meade Co. agency in Boston for four years, and before that with other Boston agencies, has resigned from the Meade agency to take over the insurance and real estate business of his father, the late E. A. Binney, in Somerville.

IN THE CANADIAN FIELD

GRAIN ASSOCIATION MEETING

Heavier Losses for Year Reported at Annual Session in Winnipeg—Executive Committee Re-elected

WINNIPEG, July 3.—The annual meeting of the Grain Insurance Association took place last week in Winnipeg. F. J. L. Harrison presided. The usual routine business was transacted, but the report disclosed heavier losses than last year, there being 15 losses recorded this year as compared with eight the previous one. Six new members joined the association, bringing the total membership up to 89.

The executive committee elected was the same as the previous year, consisting of F. J. L. Harrison, R. O. Taylor, Thomas Bruce, F. T. Bryers, W. H. Hurd, E. M. Whitley and W. L. White. F. G. Simpson, manager, and M. Horsborough, accountant, were also present at the meeting. F. J. L. Harrison was again elected as chairman of the executive committee.

Reports on "Actual Value" Policy

TORONTO, ONT., July 3.—In his report presented at the annual meeting

of the Canadian Automobile Underwriters' Association in Montreal V. Evan Gray, chairman, referred to the adoption of "actual value" in place of "stated amount" policy for fire and theft for private passenger cars. "Such boldness," he said, "surprised and perhaps shocked our United States friends who had got as far as using the form as an alternative. The rating formula added to the surprise. Immediate difficulty with the theft rates in the high-rated territories was encountered, which required modification of the rating plan by recognition of two age groups. It is probable that this rating formula will require further revision next year to adjust the premiums more nearly to the insurance costs of varying age groups. The general principles of the policy, however, have been well received and a means should be found to retain the exclusive policy form with an appropriate rating method."

Vancouver Agents Elect

VANCOUVER, B. C., July 3.—W. P. Butchart, president of Vancouver Fire Insurance Agents Association, presented a carefully prepared resume of the important matters dealt with by the association in the past year at the annual

meeting. His report referred to the energetic but unsuccessful effort to form a logging pool; to infractions, which had been few; to legislation, of which there was none inimical to agents' interests, and to the success attending the work of the educational and fire prevention essay competition committees.

The election of officers resulted as follows: President, John W. Wilson, Canadian Financiers Trust Company; vice-president, Ernest F. Gunther, agent Glen Falls; secretary-treasurer, George L. Schetkey, agent Newark Fire.

Nova Scotia Resort Wiped Out

The summer resort of Pugwash, N. S., was almost wiped out by fire June 30. A number of buildings, including the Express and Acadia hotels and several of the most important stores were destroyed. The fire started in a vacant fish factory and fanned by an east wind showered the town with sparks and burning debris. The fire cut right through the center of the town, leveling one side of the principal business street. No estimate of the loss is available.

New Alberta General Agencies

F. R. Brason of Calgary has been appointed general agent for the province of Alberta of the American of Newark. Wilfrid Chambers of Calgary has been appointed general agent for Alberta of the Security, New Haven.

Underwriters Agencies Incorporated

It is announced that the British Empire Underwriters Agency has changed its name to the British Empire Assurance and the Imperial Guarantee & Accident Underwriters to the Imperial Guarantee & Accident Insurance Company of Canada. The head office of these companies is at Toronto, with Wilfrid M. Cox as president and general manager;

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A. R. Pringle, Canadian fire manager, and F. T. Bryers of Winnipeg supervising the prairie provinces. Both are affiliated with the Western and British America.

Canadian Losses Compared

According to the "Monetary Times," fire losses in Canada for the week ending June 20 are estimated at \$308,000, as compared with \$585,300 for the corresponding week of 1927.

Fire losses from Jan. 1 to June 20 are estimated at \$9,911,900, as compared with \$9,594,250 for the period from Jan. 1 to June 22, 1927.

New Officers for Mount Royal

H. C. Bourne has been elected vice-president and general manager for Canada of the Mount Royal Assurance. J. Dagenais and J. A. Macdonald have been appointed assistant managers and H. H. S. Fisk, secretary. The head office of the company is at Montreal.

Canadian Notes

The Halifax Fire has opened a western branch in Winnipeg under the management of F. W. Pace.

The Scotsburn creamery at Pictou, N. S., was destroyed by fire last week, the loss being put at \$30,000, with \$17,000 insurance carried. It was one of the largest in the province.

The annual picnic of the Western Canada Insurance Club will be held at Grand Beach July 17. A program of sports has been arranged, and a dance will wind up the proceedings.

The Pinkerton flour mills and the Pinkerton electric light and power plant were completely destroyed by fire at Pinkerton, Ont., June 29. The loss is estimated at \$100,000.

Leslie's furniture store on Main street, Winnipeg, was badly damaged by fire. The building was a four-story one, and the fire started from an undetermined cause on the top floor. The stock on the top and third floors was wiped out by fire, while the stock on the remaining floors were badly damaged by water. The total loss is estimated at about \$50,000, fully insured.

IN THE MOTOR FIELD

MISSOURI ISSUES RULING

Rates and Duplicate Policies Must Be Filed—No Deviation Can Be Made

ST. LOUIS, July 3.—With a view to breaking up the practice somewhat general in St. Louis, Kansas City and elsewhere in Missouri of granting the fleet rate on automobile insurance to persons not entitled to same for the purpose of getting their other insurance lines, Superintendent Ben C. Hyde, through J. A. Rathbun, acting superintendent, has issued drastic rules and regulations to govern all stock fire companies writing fire and other forms of automobile insurance. The ruling states that automobile rates must be filed and no deviation made in charging the insured the same. Duplicates of policies and changes in rates must also be filed with the department.

The order provides: "Upon the violation of any of the above rules and regulations the superintendent of insurance shall impose one or more of the following penalties: (a) The carrier shall be required to make immediate correction. (b) The carrier shall be required to cancel all such policies of that assured and such carrier shall not be privileged to issue any such policies to such assured again for a period of one year. (c) The agent through whom such policies are written will not be privileged to issue or broker any such policies in any carrier to such assured again for a period of one year. (d) The carrier's license to do business in Missouri will be cancelled. (e) Such other penalty as deemed proper shall be imposed by the superintendent of insurance."

The Missouri department is determined that automobile insurance shall be written strictly in accordance with prevailing rates and regulations and that no one in the state favored in the way

of rebates, etc., through the granting of rates that do not apply to the automobiles covered in the policies.

FINANCE BUSINESS DISCUSSED

National Automobile Underwriters Conference Committee Reports Progress Toward Understanding Problems

NEW YORK, July 3.—Ways and means for handling finance business were considered by members of the finance committee of the National Automobile Underwriters Conference at a gathering here some days ago. No definite conclusions were reached, but progress toward a clearer understanding of the situation was made. There are two types of finance accounts, those of the national financing corporations and those of the purely local organizations. Although some underwriters hold that each proposition should be treated on a distinctly individual basis, others maintain that an underlying basis exists for all and that an effort should be put forth to learn its nature.

The idea of forming a separate company with members of the National Conference as its shareholders, to deal solely with finance accounts, once

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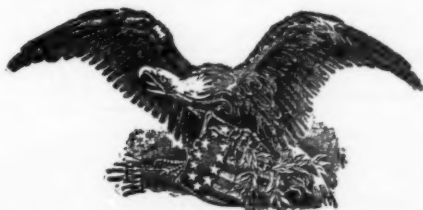
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strongly favored by a number of managing underwriters, has since been definitively abandoned, partly because of the opposition of local agents, but more particularly because of refusal of various state insurance departments to sanction any such move. The proposition of a pooling arrangement by the affiliated companies also has been discarded, as being impractical. Whether the finance committee will be able to formulate an acceptable solution to the troublesome problem is a question. Meantime finance business will have to be taken care of according to the ideas of individual insurance offices.

The finance committee also discussed the questions of single and double interest indemnity.

Names Arizona General Agent

Edward S. Grant has been appointed general agent for Arizona for the American Automobile, which recently entered that state. He was formerly general agent in Arizona for the International Indemnity, which was reinsured in the Union Indemnity a few months ago. His headquarters will be at Phoenix.

Watched Indiana Action

NEW YORK, July 3—The insurance commissioners of the country were

watching very carefully the situation in the territory of the Western Automobile Underwriters Conference with reference to the 50 percent reduction in collision rates in Indiana. Company officials here declare that if this reduction had been allowed to stand several commissioners were planning to make the same demands for their states. Therefore companies were forced to take a look ahead regardless of the immediate situation in Indiana.

Southern California Thefts Decrease

LOS ANGELES, July 2—Thefts of automobiles in southern California have decreased sharply in number since the first of this year. The number of stolen machines not yet recovered this year is less than half of the total unrecovered for the first five months of 1927 or for the same period of 1926 in Los Angeles. Only approximately 15 percent of the cars stolen the five months of this year are outstanding, according to figures of the theft bureau of the Automobile Club of Southern California. The unrecovered cars steadily approximated 30 percent of those stolen in 1925, 1926 and 1927.

Compilations of the police department, sheriff's office and Automobile Club theft bureau figures reveal 3,559 automobiles stolen in Los Angeles the first five months of 1928 and 2,918 recovered.

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AVIATION INSURANCE PRESENTS PROBLEMS

(CONTINUED FROM PAGE 3)

markable work under very trying circumstances. All pilots, mechanics and machines must be properly licensed by government inspectors.

"The first, and to my mind, most important factor in this whole situation is the pilot. According to the government, pilots are classified as private, limited commercial and transport.

"This much the government fixes for us. But it is up to the underwriter to develop his own classification. In my own experience I know a number of private pilots whom I would rather accept than some of the transport pilots in spite of the fact that the latter have a much higher rating. The same holds true with machines.

"The fact that a machine has a license does not necessarily mean that it is suited to its particular job. For instance, land type machines should not be permitted to fly over large expanses of water. Other types of machines should not be permitted to do stunt flying. Special types are necessary to carry heavy loads over high mountains.

Engine Values Vary

"Last, but not in importance, comes the engine. Are the engines practical and dependable? I would say yes and no. The modern radial type motors are rapidly reaching a high state of efficiency, but the cost is still out of all proportion to the total cost of the machine. However, the type itself is good. On the other hand, we still have many engines in use that are anything but satisfactory, except when flown in close proximity to the airport. They are the war-time engines found mostly in three-passenger machines. Until a small engine of about 90 H. P. is built to replace the present type of engine used in these planes, I would advise underwriters to beware.

"Planes themselves are improving all the time. Due to the splendid experimental work being done at the instigation of the Guggenheim Foundation we may come to the realization of the fool-proof plane. However, it is doubtful if this ideal will be reached until a practical helicopter is devised which will give a high air speed and slow landing speed combination.

"At present the tri-motored machines have been very much in the public eye. Their recent exploits have more than justified the faith and support of the few enthusiasts who have been promoting the idea in this country. However, just a word of caution: These planes should not be overloaded and should be able at all times to run on an even keel with only two motors in operation. Care in this matter will reduce the hazards greatly and make this type of plane most practical.

"In a few years aviation will be a practical, popular means of transporta-

BANK AGENCY ISSUE NO CAUSE FOR ALARM

(CONTINUED FROM PAGE 3)

the companies that are parties to the conference agreement, that this bank agency question will be settled to the satisfaction of all, if the agents of the country will do their full part—and their full part is to stand solidly behind the principles of the National association."

George Ewald, president of the Union Central Bank of Louisville, discussed the question from the viewpoint of the banker. He contended that the argument on banks doing an insurance business does not apply to the small town bank, where both banking and insurance business are so small that the bankers have to have more than one business to make a living. He held, however, that the situation in the large city is different, although Louisville has proved a hot bed for the bank-insurance argument.

He discussed methods of banks of forcing customers in some instances to insure through them if they desire loans. He contended that in such cases when the bankers say, "We want your insurance," it means, "We must have your insurance." Mr. Ewald asserted that the banks are absolutely dependent on their deposits, which represent their life blood and nerves. He said he was not favoring black-jack methods, but did not believe that insurance men should support financial institutions which are opposing the insurance men. He held that the banks do not wish to lose insurance deposits or good will, as good will means a lot to a bank.

CONNECTICUT COMPANIES' FRANCHISE TAX INCREASED

HARTFORD, July 3.—Stock insurance companies doing business in Connecticut must pay franchise taxes to the state amounting to \$1,293,828, an increase of \$414,102 over the tax paid in 1927. The tax is based on the fair market value of the capital stock outstanding as of Oct. 1, 1927, at a rate of two mills on the market quotation.

The large increase this year was due to increases in the market value of the stocks and to increases in the amount of stock outstanding. One of the largest jumps was in the Aetna Casualty & Surety stock, which brought \$710 Oct. 1, 1926, and \$1,150 on the same date last year. The stock of two companies neither increased nor decreased. First Reinsurance stock was valued at \$245 and Standard Fire at \$84 both years. World Fire & Marine decreased from \$35 to \$33 a share, and Hartford Life from \$275 to \$200.

This being so, aircraft insurance will follow right along and before many years have passed will be as well established and flourishing, relatively speaking, as any other form of insurance."

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AUTOMOBILE INSURANCE

The National Underwriter

July 5, 1928

CASUALTY AND SURETY SECTION

Page Thirty-five

CHICAGO ACQUISITION RULES IN ABEYANCE

Fidelity and Surety Underwriters Still Awaiting Company Officials' Signatures to Pledge

SOME HAVE LOST HOPE

Alternative Plan of Paying Commissions on Basis of Agency Production Volume Discussed

Surety men who are members of the Chicago Surety Association are still awaiting the signatures of company executives in the east to a pledge to adhere to the recently promulgated fidelity and surety acquisition cost rules for Chicago. Until the signatures are obtained an arbitrator for Chicago will not be appointed and the rules will not be effective.

As the Chicago men understand the situation in the east, a few of the larger companies have raised objections to what they consider preferential treatment for other companies in the matter of general agency appointments and commissions. Some excess general agency appointments have been made in Chicago in the past, and are still extant. A few companies feel they should be permitted to continue the contracts of these old general agencies under whatever rules are made for Chicago, provided they adhere to the rule of making no more excess appointments. The smaller and newer companies, however, contend that the rules should apply with equal force to all companies concerned and that general agency contract ages should not be used as levers with which to open breaches in the rules.

Some Have Lost Hope

Among the Chicago men are those who have become pessimistic over the acquisition situation. These men feel that the problems of their business are no nearer solution than they were a twelvemonth ago and that the delay in signing the pledge is the presage of eventual abandonment of the Chicago rules.

Those who have lost hope are in a minority, though, and their fears are not considered seriously by the larger group. Most of the association members are of the opinion that a workable solution to the Chicago problem will be found.

A few among the Chicago men are discussing an alternative plan, which involves classifying agencies and the commissions they shall receive on the basis of business volume annually. These men point out that some agencies that produce but a few thousand dollars of business a year receive general agency commissions, and that offices that produce in much larger volume receive smaller commission.

Proponents of the plan set no limit to the number of classifications to be in-

DIFFERENCE OF OPINION ON PLATE GLASS SEEN

ISSUE OVER LARGE PREMIUM

Some Companies Feel That a System of Experience Rating Should Be Worked Out

Companies writing plate glass that are members of the Moore Rating Bureau and the plate glass department of the National Bureau of Casualty & Surety Underwriters are endeavoring to work out some system that will hold the large premium risks. Some officials seem to feel that rates should be reduced, while others are opposed to a rate reduction. Some company men take the position that it is always easy to reduce rates but it is a herculean task to increase them when the experience is unfavorable. If the public would react automatically, allowing the companies to go up or down in rates according to experience, they would not have so much difficulty.

Say Credit Should Be Given

Some officials take the position that a system should be worked out that would give credit of some sort to the higher premium risks where the loss ratio was favorable. A concern paying from \$250 up in premiums and having a small loss ratio will soon become a self-insurer, unless a plan is worked out that will show it that insurance is to its advantage. The 50-50 policy written by some non-conference companies has attracted the attention of the higher premium risks and seemingly has been successful. Superintendent Beha of New York prohibited the experience rating plan adopted by the companies some time ago on the ground that it was discriminatory.

Many large premium payers take plate glass insurance largely as a service proposition. The plate glass loss for any concern would not be disastrous. There is no such thing as a catastrophe hazard in plate glass where a single premium payer is unduly affected. The large premium payer, say some officials, would be interested in continuing his plate glass insurance if he has a favorable loss ratio, provided he can have some sort of a credit based on his experience. One of the big problems with plate glass underwriters is the holding of large premium payers in line.

cluded, but three to five classifications seem to be contemplated by most of them.

Inconsistencies Result

As conditions now obtain in Chicago, many agencies that have three or four companies receive a different commission from each company. The cause of this condition is that one company may consider an agency worthy of a general agency commission and another may consider the lowest possible commission sufficient remuneration. The plan of rating producers' commissions according to volume would eliminate such inconsistencies as that mentioned above and would put each company on the same basis as all others are on, provided, as in the case of the other rules, that the companies could come to an agreement to follow the plan.

A. A. A. STILL STUDYING COMPULSORY INSURANCE

COMMITTEE SUBMITS REPORT

Sub-Committee to Make Further Inquiry into Subject Will Be Appointed by Organization

Sidney Gorham, chairman of the American Automobile Association special committee on compulsory automobile liability insurance, in his report to the organization at its meeting in Cincinnati stated that the committee had not had sufficient time to consider the subject far enough to make any definite recommendation. The committee introduced a resolution which was adopted by the convention providing that a sub-committee of five or seven be appointed to consider every phase of compulsory automobile insurance problems, this sub-committee to report to the entire committee, which in turn is to bring in definite proposals to the national convention. These proposals are to take the form of a model law for the guidance of state associations provided the committee consider such a law practical.

Three Plans Extant

Mr. Gorham in his remarks preliminary to the introduction of the committee's resolution stated that there are three principal plans proposed for dealing with the condition of financial responsibility of motorists. One is compulsory liability insurance, a second is a state fund to which every motorist paid, operated somewhat on the plan of workmen's compensation and providing a definite return for anyone injured in specific ways, and a third is a method of gradually weeding out the financial irresponsibles from among automobile drivers, following the plan of the Connecticut law. These three plans, said Mr. Gorham, are being considered by the committee, but much more study would be required before members could reach any conclusion.

The chairman of the special committee is Sidney Gorham of Chicago. Other members of the committee are: Charles M. Hayes, Chicago; A. E. Mitendorf, Cincinnati; George W. Offutt, Washington, D. C.; S. E. Gable, Lancaster, Pa.; J. Roger Young, Buffalo, N. Y.; Richard Harfst, Detroit; Samuel A. Moyle, New Haven, Conn.; C. W. Roberts, Greensboro, N. C.; Percy E. Towne, San Francisco; Henry J. Brunner, San Francisco; Theodore Noyes, Washington, D. C.; Henry A. Moran, Springfield, Mass.; Howard M. Brown, Chicago.

Among those present at the convention were J. A. Giberson, president of the Alton (Ill.) Automobile Club, well known figure in the activities of the National Association of Insurance Agents; John S. Hamilton, Gloversville, local agent, who has been vice-president of the New York state association, now a delegate representing his local club, and B. O. Rodes of W. H. Markham & Company, St. Louis, a director of the American Automobile Association.

After a full discussion of the subject, in which each of the members of the

(CONTINUED ON PAGE 37)

SEE DECREASE IN AUTO ACCIDENT RATE AHEAD

Some Believe Peak Is Passed and Situation Will Steadily Improve

PROPORTIONS NOW ALARM

Aggregate Losses Up, but Many Factors Point to Stabilization and Probable Decline

NEW YORK, July 3.—Though accident insurance has somewhat supplanted the health policy as the bugbear of the casualty camp, there are many who believe this to be a fear which will vanish with the passing of time. Persistent growth in the automobile accident rate has caused no small amount of apprehension among accident and health men in the past year and repeated threats of rate advances have been heard in recent months. Many, however, who endeavor to look beyond the immediate present, believe they see a return to what might be called normalcy. They feel that the turn for the worse has passed the peak and that an improvement should be shown in the future.

Aggregate Losses Increase

Looking at the automobile situation from the standpoint of aggregate losses, the increase has been phenomenal in recent years and shows no indication of abatement. In 1927 automobile fatalities were eight times those of 1911, three times those of 1915 and twice those of 1917. This and the corresponding increase in the accident rate, which is unmeasurable, have combined to bring about a rapidly mounting loss ratio on the accident business, wholly independent of the health clause. Nor has 1928 opened with any indication of improvement, rather the contrary. But for a true measure of the automobile hazard this is ostensibly not representative. It is not the aggregate loss that measures the automobile hazard, but the loss as related to registration. On this score there has been a persistent improvement during the very period when the greatest increases were being reported in actual losses. From 1918 to 1926 the decline in auto deaths per registration totals steadily declined, very notably in some years. True, in 1927 there was a slight upturn, this item going back to the 1925 level, but still so far below the 1918 level that it might be considered as almost a seasonal fluctuation.

Cite Mileage Factor

Some point out that even this is not truly representative of the situation today, for still another factor has entered into it which makes past and present figures uncorrelated even on the basis of registration. They suggest that the only true picture could be secured when mileage is taken into consideration—and this is impossible, for there is no means

(CONTINUED ON PAGE 38)

HAZARD OF FLYING IS LESS THAN MOTORING

WILLIAMS PRESENTS FIGURES

Superintendent of Aircraft Department of W. B. Joyce & Co., St. Paul, Tells of Industry's Development

ST. PAUL, July 3.—Flying today presents less hazard than motoring, figured in terms of insurance. It is safer to fly from St. Paul to Chicago than to go by automobile. The Northwest Airways has flown more than 300,000 miles through all kinds of weather without an accident, and since last July it has not made a trip without at least one passenger.

These are some of the facts on aircraft insurance given by Cecil Williams, superintendent of the aircraft department of William B. Joyce & Co., who said that more than \$30,000 in aircraft insurance premiums have been written this year.

Many Pilots Not Insured

Failure of pilots to insure themselves and their planes has maintained a comparatively high rate of insurance, he pointed out, and the virtually exclusive rate is due to this, not to any additional hazard in flying. He cited the Northwest Airways as an example of careful flying, declaring that it has been pointed out as the outstanding aeronautical achievement, from the standpoint of insurance, during the year.

"In 1927, 200 airplane accidents were reported by the department of aeronautics of the Department of Commerce," Mr. Williams said. "This represented 17,500,000 passenger miles. Of the 200 accidents reported, 164 were fatal. From this figure it can be shown that there is only one fatal case for pilots out of every 1,250 planes, while the automobile rate is one fatality among drivers out of every 957 autos."

In discussing the insurance feature, Mr. Williams said that accidents are comparatively few in scheduled flying over air routes. Last year there were only six fatal accidents, six pilots and one passenger being killed. The other fatalities were incurred in the course of miscellaneous flying, including air service operations, and in experimental flying, such as races, ocean flights and contests.

Mr. Williams said that out of 4,170 planes licensed in 1927 only 1,500 were insured, and out of 4,222 licensed pilots only 500 carried insurance.

"If all of the pilots were insured it would mean that the rate would be reduced 7-8, while if all planes were insured the rate would be cut 65 percent," Mr. Williams said. "In other words the liability from 200 accidents would be divided among the whole number of licensed pilots and planes rather than among the very few who are protected. In Minnesota out of 65 planes 32 are insured. There will be at least 150 new planes by the end of the year in the state."

Aircraft insurance rapidly is becoming a new "industry," about \$50,000 being already invested in aircraft insurance now, and this amount will reach \$150,000 by the end of 1928, Mr. Williams said.

Expect New Ohio Drivers' Law

COLUMBUS, O., July 3.—A drivers' license law for motorists will probably be passed at the next session of the general assembly in Ohio. The Ohio State Safety Council has gone on record as favoring the proposed measure, and many other organizations are said to approve the idea. A measure along the same line was lost in the legislature at the latest session. It is probable that bills providing for compulsory automobile liability insurance also will be introduced at the coming session.

MASSACHUSETTS BONDING CELEBRATES ANNIVERSARY

HONOR FALVEY FOR SERVICE

Home Office Employees and Agents Join in Celebrating Company's 20th Birthday

The Massachusetts Bonding held its 20th anniversary celebration at Swampscott last week. About 250 agents and branch office managers attended, some accompanied by their wives or guests.

A banquet was held on Thursday evening at which President T. J. Falvey presided. Speakers were Commissioner Wesley E. Monk, Congressman Underhill, Mayor Nichols of Boston and others of prominence. During the dinner a pleasing program of entertainment was furnished and a delightful feature of the whole affair was the presen-



T. J. FALVEY
President Massachusetts Bonding

tation to President Falvey of a plaque, done in bronze, of Mr. Falvey himself, made without Mr. Falvey's knowledge and coming as a complete surprise to him. The presentation was made by Ex-Congressman Joseph H. O'Neil, a director of the Massachusetts Bonding, in recognition of Mr. Falvey's 20 years of faithful service in organizing and developing the company to its present high position.

An interesting arrival at the celebration was that of F. C. McNary of the McNary Company, with his associate, Mr. Sigler, who came from Cleveland by airplane. Mr. McNary took care of his morning business comfortably in Cleveland, embarking at 10 a. m. and arriving at the Boston airport shortly before 4 p. m.

On Friday the home office staff formed in parade with two bands and marched through the insurance district of Boston to the wharf, where they boarded the steamer which had been chartered for the occasion. Dancing was enjoyed during the sail and a box lunch was served just before the party landed at Salem Willows, where a ball game between two home office teams was witnessed. The guests from Swampscott then arrived by motor and with the home office force boarded the steamer for a two-hour sail along the north shore, eventually returning to Swampscott where competitive sports were enjoyed by the home office employees with prizes for the winners. A shore dinner was served with about 800 participating and dancing followed.

On Saturday opportunity was given to agents to travel to Boston by bus and visit the home office, returning to Swampscott in time for luncheon. In

AUTO ACCIDENTS LEAD IN METROPOLITAN'S CLAIMS

LAST YEAR'S FIGURES LISTED

Decrease in Firearms Accidents—Other Interesting Features in Compilation

NEW YORK, July 3.—Over 21 percent of all personal accident claims paid during 1927 by the Metropolitan Life were for automobile accidents, according to statistics just given out by that company on last year's business. Of \$670,000 paid on 10,000 personal accident claims, the injuries from automobile accidents stand out sharply, with 1,656 claims paid for a total of \$140,000. The company paid \$77,350 on 803 claims for injuries resulting from collisions, injuries from cranking still took a heavy toll, amounting to 334 claims for \$21,690 and skidding was responsible for 272 injuries totaling \$28,260.

Fewer Firearms Accidents

Other items shown in the report included a notable reduction in accidents resulting from the reckless use of firearms, this being listed as the least dangerous cause of personal accidents in 1927. There were only 15 gunshot accidents costing \$3,935. Slipping in the bathtub caused 31 injuries, eight were hurt while getting out of bed, 603 fell up or down stairs and 14 fell from animals. Another striking example of the strange manner in which accidents may occur is in the item of those bumping into each other. The 134 claims from this cause exceeded all those resulting from railway car, motorcycle, street railway, elevated, subway and boat collisions. Flying or falling objects injured 748 persons, 100 were kicked or bitten by animals and 31 were bitten by insects, birds and reptiles.

Big Payments to Pedestrians

The Metropolitan paid out \$92,000 to 1,137 pedestrians hurt in streets and roads, \$54,000 for injuries in homes and \$188,000 to persons injured in buildings other than homes. Even athletic events, such as running and jumping, caused 15 claims, bathing at the beaches resulted in 128 accidents, baseball 184, basketball 49, boxing 8, bowling 18, fishing 19, football 46, golf 34 and dancing 3.

Harrold Goes to Head Office

Robert R. Harrold, general claim representative of the Pacific Mutual Life, who for the last 10 years has maintained his headquarters in Chicago, has been transferred to the home office in Los Angeles. This will give him a closer contact with the home office. Mr. Harrold will maintain an office in Chicago but he will be at the home office most of the time.

Cliff Resident Vice-President

The appointment of Percy G. Cliff as resident vice-president for the New England states of the Detroit Fidelity & Surety, is announced by President Homer H. McKee. Mr. Cliff will make headquarters in Boston, where he is widely known in underwriting circles, having been connected with several of the prominent surety companies operating in the territory.

the meantime putting and approaching contests were held for both men and ladies on the short course attached to the hotel grounds with prizes for the winners. Some of the guests also took the opportunity to visit further interesting points by bus.

The state treasurer of Ohio has in the state workmen's compensation fund \$53,099,712.94, according to a report made for the first six months of the year. Receipts during the month of June for workmen's compensation amounted to \$913,877.97. The sum of \$1,214,798.79 was paid out in the same period.

OFFICIALS STUDYING PLATE GLASS RATES

COMMITTEE NOW AT WORK

No Uniformity Is Followed in the Tabulation of Loss Cost Statistics by Companies

NEW YORK, July 3.—Plate glass insurance company officials are still studying the matter of rates, with a view to their downward revision. A meeting of the committee of seven named at the general gathering on June 19, was held here on Friday. The probabilities are that further sessions will take place before the committee submits a series of recommendations to the companies holding membership either in the National Bureau or in the W. F. Moore organization.

It developed at the conference on June 19 that no uniformity obtained among companies in the tabulation of their loss cost statistics. Hence full credence was not given the tables submitted by the National Bureau, these embracing factors not being in general use. The sentiment obtains that the over-refining of the rating method would be a mistake; adding as it would to the expense and intricacy of conducting the business without any offsetting advantage.

What is wanted is a simplification of rating practice and not a more complicated plan. If a general rate reduction program be agreed to, a start will likely be made in the fields that have shown the largest profit and where conditions are measurably stabilized.

BIG LINE FOR FUTURE SEEN

Surety Expert Says Completion Bonds Are Important Potential Producers of Revenue

"Completion bonds represent one of the biggest potential income sources the surety companies have," a prominent Chicago surety underwriter said this week. "Finance companies are only beginning to appreciate the importance of the safeguard represented by a completion bond. As this kind of bond becomes more widely known, more finance companies will be interested in having one written on building risks the securities of which they market."

It is admitted by all concerned with completion bonds that the business affords many opportunities for trickery. But it also is known that a proper completion bond written on the proper risk is one of the cleanest pieces of business a surety company can handle. As more surety men become acquainted with the technique of writing these bonds the discovery of attempted fraud becomes easier.

Chicago has been a particularly fertile field for completion bonds in the last two years because of the unusual volume of building construction in the city in that time. Many large downtown projects are under erection now and many more are to be erected in the near future. Where building construction is done in large volume the chances for flimsy finance are multiplied, but unless absolute recklessness is indulged by sureties the weaknesses in financial structures can be discovered and losses can be prevented.

Capturing Good Will

Good will cannot be wrapped up and delivered at your office for your use. You have to capture it. . . . Like Franklin captured electricity by flying his kite in a thunderstorm. You capture it as mill operators used to capture water power, by diverting the current into the mill-race and through the water-wheel, changing idly flowing water into power. Advertising—local advertising—your advertising—is your Franklin's kite, your mill owner's water-wheel.—Hartford Agent.

NEW YORK CASUALTY CAPITAL NOW \$1,500,000

ALL STOCK HAS BEEN SOLD

Total Assets of Company Are Approximately \$7,000,000—President French's Regime Vigorous

NEW YORK, July 3.—Final payment on the new stock of the New York Casualty having been made, the company now possesses capital of \$1,500,000 and net surplus of approximately \$3,000,000, with total assets of close to \$7,000,000.

When J. Carroll French assumed the presidency eight years ago the company's policyholders' surplus was less than \$200,000. Under his vigorous administration the New York Casualty has broadened the scope of its activities, added a number of additional lines, materially increased its premium income, assets, capital and net surplus, and has been given an impetus that will carry it far, promising to duplicate in the general casualty field the record it long enjoyed as a sole writing plate glass company. Its premium income in 1927 was \$2,179,604, and at its present rate of progress it should be at least \$2,750,000 by the end of the present year, thanks to a competent directing head and an efficient office and field staff.

DROP PLAN TO PUT STATE BACK OF GUARANTY FUND

LINCOLN, NEB., July 3.—The Citizens' State Bank Guaranty Union, recently organized for the purpose of getting signatures to an initiative petition proposing a constitutional amendment that would empower the legislature to place the credit of the state to a total of \$14,000,000 behind the deposit guaranty fund for a limited period of years, has announced abandonment of the plan because of lack of time to get sufficient names.

Following this a large group of bankers announced that they would ask the legislature to amend the law to provide that no interest shall be paid on deposits in closed banks for the period following the closing and complete liquidation. Another group is suggesting that time deposits, being in the nature of loans, shall be withdrawn from the protection of the fund. Many insurance companies carry time deposits in state banks that act as agents for them in procuring business.

Meanwhile the state guaranty fund commission, which has a deficit of approximately \$4,000,000, representing the difference between the accumulated claims against the fund and the amount of money available, has adopted the plan of making only partial payments to depositors and then only from funds received through the collection of assets in the banks in which they had their money. Usually 20 percent dividends and multiples thereof are being paid.

Vandever Joins National Surety

Harry D. Vandever of Los Angeles, who for a number of years has been Pacific coast manager of the Fidelity & Deposit, has been appointed executive vice-president for the National Surety on the Pacific coast. Mr. Vandever is recognized as one of the leading surety bond producers in the west. He is a son of George A. Vandever, who for a number of years was general counsel for the National Surety in the early days of the company.

Last year Mr. Vandever's office produced between \$1,000,000 and \$1,250,000 in surety premiums in California.

C. M. Randall, head of the bank department of Jovce & Co. of Chicago, and Mrs. Randall have gone on a trip to Europe.

POLITICAL FACTOR IS SEEN IN AUTOMOBILE LIABILITY RATE ISSUE

NEW YORK.—To the Editor: There seems to be considerable complaint among the representatives of the companies at the manner and of the extent to which the automobile premiums charged by the liability companies are becoming a political football. Some years ago the politicians were concentrating upon workmen's compensation and nearly wrecked the business. The coal mine business they did wreck until the companies would not write it any longer. Then they had to take their hands off. The workmen's compensation business may (it is not certain) be escaping from the political slough of despondency, but there seems to be little doubt that the automobile business is being pushed into that same condition.

Conditions in Some States

In New Hampshire we have the position that the companies have been forced before the courts to justify the premiums which they endeavored to put in force on Dec. 12 last year. In Vermont it is stated that the commissioner in that state will be guided by whatever happens in New Hampshire, whether the happenings in New Hampshire are right or wrong, logical or otherwise. There is also Massachusetts, where some of the companies have met with an automobile liability experience nothing less than disastrous. While others appear to think that their business has not been so bad, probably before the end it will be found that the business is much worse than they ever realized.

It is quite apparent that the Massachusetts public liability rates should probably be nearly doubled, but the companies have to suffer all through this current year. Nothing can be done.

Political Factor a Big One

In Minnesota the increase of automobile rates was cut in half by political pressure. The extraordinary thing is that all this trouble is being made for the companies in spite of the fact that there is a very great increase in accident frequency and a very great increase in loss cost. The automobile public liability business, which was good in 1923, 1924 and 1925, turned into a loss in 1926, and almost certainly the year 1927 will show a loss. It is stated that if 1928 continues as it has started out, the results of the automobile liability business, even in spite of the increase in rates, will show a very heavy loss. The casualty companies are complaining that, while they are held to the fullest coverage given by their policies, and rightly so, and while the cost of settling the losses and dealing with the business shows a tendency to increase, and while the loss cost itself shows more than a tendency to increase, they are being harried by officials who, as a general rule, while they are in a supervisory position, actually know very little about the intricate details of business. While the companies look for justice and hope for justice, still, sometimes it does seem as if that feature were left out of consideration.

—R. E. P.

EXAMINATION REPORT ON NEW YORK CASUALTY

The New York department has issued its report on the examination of the New York Casualty as of Dec. 31 last. Its assets were \$4,859,703; net surplus \$2,097,925; capital \$1,000,000. The following underwriting exhibit was made covering the period from Mar. 31, 1923, to Dec. 31, last:

UNDERWRITING	
Premiums earned	\$4,666,158.24
Loss from profit and loss items	111,314.44
Underwriting income	\$4,554,843.80
Losses incurred	2,077,680.79
Expenses incurred	2,617,789.03
Underwriting losses	\$4,695,469.82
Loss from underwriting	140,626.02
INVESTMENTS	
Interest and dividends earned	\$457,403.64
Sales or maturities of securities	
Gross profits	144,755.79
Gross losses	1,397.50
Net profits	143,358.29
Increase in investment values	258,825.87
Total	\$59,587.80
Investment expenses	10,476.38
Gain from investments	849,111.42
Net gain from underwriting and investments	708,485.40
Premium on sale of capital stock	496,717.00
Total	\$1,205,202.40
Dividends to stockholders	395,000.00
Net gain to surplus	810,202.40

A. A. A. STILL STUDYING COMPULSORY INSURANCE (CONTINUED FROM PAGE 35)

committee expressed his views and opinions, the following motion was passed:

That a sub-committee of five or seven be appointed for the purpose of making an immediate investigation of compulsory automobile liability insurance, prepare memoranda and study the question, and that the sub-committee be requested to draft a model law for the guidance of the state associations and clubs affiliated with the American Automobile Association.

BOSTON TAXI MEN STILL PAYING ON FAILED MUTUAL

BOSTON, July 3.—Boston taxicab owners, who formed a mutual liability company which went into the hands of a receiver after a short experience with the Massachusetts compulsory automobile liability law, are not yet done with their responsibilities. Chief Justice Bolster of the Boston municipal court ruled the past week that many of the owners are liable for further payments in connection with the winding up of the affairs of the Independent Taxi Owners Insurance Company.

The court ruled that the company was entitled to premium payments based upon estimated as well as meter-recorded mileage. Under the ruling Receiver Donald Mayberry will get \$669 from Nicholas Tartar, \$209 from Jeremiah McCarthy, \$645 from Samuel Kaywan and \$717 from Carl Smith. The four against whom specific judgments were entered are among some 50 drivers who have been sued and the decision will affect in greater or less amounts nearly all of the 600 drivers of the Independent Taxicab Association.

Readopt 1927 Suspension Rules

The suspension rule and the suspension and reinstatement endorsements in the 1928 automobile manual of the conference casualty companies have been rescinded, and the rule and endorsements in the 1927 manual have been adopted instead. The change means that return premiums for suspensions are to be computed pro rata and that no penalty will be imposed to cover issuance of endorsements or any details connected therewith. The 1928 manual rules had not become effective, so the change will cause agents no difficulty.

In fact, the change will be beneficial to stock company agents, for the reason that mutual companies have been computing return premiums on the pro rata basis. The rule has applied principally in the New England states and the states of the northwest, where road conditions make necessary suspension of the use of cars in winter.

MASSACHUSETTS DOCTORS CRITICIZED BY CLAIM MEN

REGISTRAR PARKER SPEAKS

Evidence Brought Out Against Medical Men at Meeting of Boston Claim Association

BOSTON, July 3.—Doctors in Massachusetts, as well as lawyers, are lending themselves more and more open to criticism for their increasing inclination to aid uninjured participants in automobile accidents in presenting fake claims for injury against the insurance companies. Such was the evidence brought out from many companies at the monthly meeting of the Boston Association of Claim Executives. There were 50 executives present with President J. F. Scannell presiding and George A. Parker, registrar of motor vehicles, as guest of honor.

Some of the executives declared that many claims were now being put into the companies and writs served, where the supposed injured party was not aware a claim was being made and to whom the lawyer handling the claim was a total stranger. This was explained by the further testimony that many doctors, furnishing first aid, were acting as "runners" for the lawyers and are furnishing names and addresses of those injured and others in cars involved.

No Effect on Accidents

Registrar Parker discussed various angles of the automobile problems. He stated that the compulsory law had not had any effect upon accidents. There was an exaggerated emphasis upon drunkenness, bad brakes and headlights as being the cause of serious and fatal accidents in the state. Experience had shown him that most accidents occurred on straight roads, in broad daylight and with ordinarily careful, intelligent drivers at the wheel. Constant, eternal vigilance and mental alertness on the part of every driver at all times was the only safeguard against accidents and the average driver was as much at fault along this line as anyone.

The association appointed a committee to act with the registrar in bringing about closer cooperation and revision of practices to best care for the interests of the insuring public and to meet the unjust claims made.

AUTO ON LANDING FIELD; PLANE HITS IT; BOTH SUE

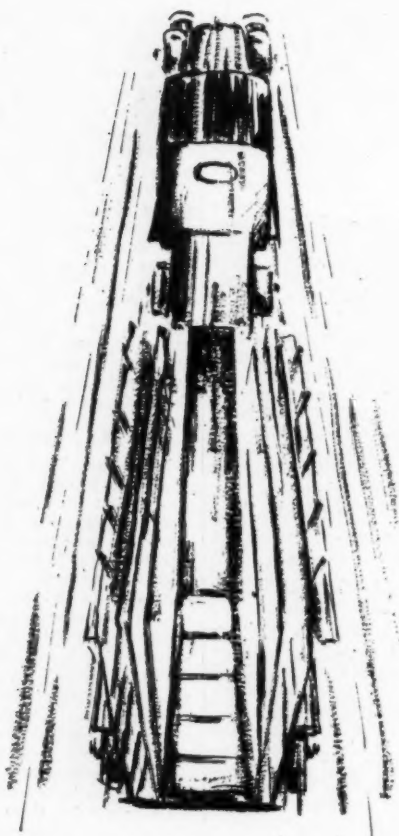
When an airplane in landing collides with an automobile, parked on the landing field, who is liable for the ensuing mixup? This is the interesting question which the superior court of Thurston county, Wash., has been called upon to decide. Glen R. Bach of Olympia owns an automobile, which was parked on a landing field near that city. That field was used by Orville Kelsey and Pete Laxague, joint owners of a Waco plane, and is privately owned. When the plane owners decided to return to earth their progress was impeded by the automobile.

As a result of the crash a suit for \$200 damages was filed by Bach against the two aviators. Bach carried public liability and property damage insurance in the Travelers, and now the aviators have filed a counter suit for \$500 damages against him, declaring that he had been warned to remove his machine from the landing field but refused. This is the first case of its kind to come to the immediate attention of the Travelers Seattle branch, according to Clarence H. Baldwin, loss manager.

Moir Norwich Union Director

Henry Moir, president of the United States Life, has been elected a director of the Norwich Union Indemnity.

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SEE DECREASE IN AUTO ACCIDENT RATE AHEAD

(CONTINUED FROM PAGE 35)

of securing such figures. When the car mileage per person is considered, the auto accident rate would doubtless show a tremendous annual decrease year by year. Not only are cars used year round today, whereas they were chiefly a means of summer transportation only a few years ago, but they are used more intensively today. It is not unusual today for a car to be turned in for exchange at the end of the first year, with 25,000 or 30,000 miles or even more registered. In 1918 it was probably the exceptional case that passed the 6,000 mile mark in a season. Thus the actual death or accident rate per traveled mile is unquestionably decreasing annually and now very near a minimum, unless the human element which causes accidents can be governed in some way.

Accident Rate Higher

From the viewpoint of the accident insurance underwriter, of course, this is not as appreciable a factor as it is for those studying the matter from a social standpoint. The accident underwriter has before him a rising total of claims paid and also an increasing loss ratio, practically entirely due to the automobile hazard. While the health factor, alarming just a few years ago, appears to be improving year by year now, the accident factor has taken a turn backwards and the loss ratio has mounted persistently in the past few years—with the automobile as the recognized cause. Not only have the accident companies found this, but those writing the disability clause on life insurance policies have also reported it. One company recently reported that automobile accident claims have increased 40 percent in the past five years. On the other hand, the accident loss ratio has only slightly changed in recent years, even the peak being not far above that reported in some years previous to the period when the automobile first began to have its effect on the loss ratio. In fact, some of the leading writers of accident business show a decreasing loss ratio in the past few years, despite the increase in the business as a whole and the much-feared disastrous tendency.

Affected by Underwriting

One accident underwriter has expressed the opinion that underwriting policy is more of a factor than the accident rate of the general population, as was seemingly discovered in connection with health insurance. There is not the same room for moral hazard as is true of health insurance, where malingering and fake illnesses can become important factors, but it is true that even the automobile accident can at times be slightly abused by a group of policyholders which is not as carefully selected as others. Thus he believes that there is room for hope that this wave of increased losses from motor vehicle accidents will subside under the stress of more close observation of the business, this in turn being brought about by the alarming increase in losses. Another underwriter believes that there is more to the factor which, in the language of the street, would be "Lady Luck" than any other factor. He points to the case of a company which has a policy particularly susceptible to the inroads of the supposed increased auto accident rate—yet that company has had such a fortunate experience on that policy that it is almost alarmed by the lack of claims.

Hope for Improvement

One company official, looking into the future for more hope than the present indicates, believes that the increasing loss rate has been the natural consequence of the unprecedented development of the automobile. Up to this year the registration totals have leaped up-

wards in startling form and the mileage factor has also become of increasing importance. Now, however, he believes that the automobile situation is approaching, if it has not already reached, complete stabilization. Even the manufacturers admit that they are looking for their future business largely from replacements, the withdrawal of old cars from the streets promising to hold registrations at the present figure in the future. Also, there is little likelihood that the year-round use of cars or the use intensively on the road can be further increased—some even expressing the belief that there may be a decrease in this item in the future due to the present congestion of the roads making travel unpleasant to many. Granted that this is true and that humans are not deliberately increasing their belligerent use of the automobile as a deadly weapon, it would be true that a stabilized, if not decreased loss ratio, can be expected in the future. As a matter of fact, if the past 10 years has shown the public rapidly improving in its driving ability, to the extent that both registration and mileage accident rates have been drastically improved, then there is no reason why this improvement should suddenly cease. Thus a marked improvement may be encountered by accident underwriters in the future. This hope was lurking in the mind of another underwriter who expressed the opinion that higher rates are needed on the basis of present experience—though he believed it unwise to make such a change on this basis.

Wright New England Manager

Due to the rapidly increasing business of the National Casualty, Arthur H. Wright, who has been handling some special agency development work for the company on the Pacific Coast, has been promoted to New England manager for both the National Casualty and the Continental Casualty, with headquarters at Hartford.

Prior to being sent to the Pacific Coast Mr. Wright was executive special agent, handling development work for the Continental Casualty in eastern territory and is thoroughly familiar with the New England field.

Limit on Negligence Rule

LINCOLN, NEB., July 3.—In denying a new trial to the Allied Contractors of Omaha, against whom Henry Jurgens, a truck driver, secured a \$5,000 judgment for damages received at night by running into a pile of loose gravel left on a highway by the contractors, the Nebraska Supreme Court has refused to adopt as a governing rule on negligence a theory that has been repeatedly urged upon it in recent argument. This is that the driver of a motor vehicle will be held to be negligent if he is found to have been operating his car, at the time of an accident, at such a rate of speed that he could not stop within the distance that he sees an obstacle, or within the radius limited by his lights at night. The court holds that while there is, in a general way, reason for such a rule, its application as asked would be too sweeping, as it excludes consideration of the circumstances, conditions and surroundings.

Opens Cleveland Office

The American Casualty of Reading, Pa., has opened a branch claim office at 733 Engineers Bank building in Cleveland in charge of R. R. Stephenson. All automobile, public liability and plate glass claims will be handled through this office. For the present accident and health claims and losses under burglary policies will be reported to the home office.

Georgia Casualty Outing

ATLANTA, July 3.—The entire organization of the Georgia Casualty and their families participated in a picnic Thursday, at Black Rock Springs, near Atlanta. Officials and members of the company motored out to the springs, where they enjoyed a Georgia barbecue dinner. After the dinner baseball, swimming and other sports were enjoyed.

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WORKMEN'S COMPENSATION

NEW LAW GOES INTO EFFECT

**Employees in District of Columbia Are
Now Protected — Approximately
10,000 Employers Affected**

On July 1 compensation insurance for District of Columbia employees went into effect under the act of Congress passed at the last session extending to District employees the benefits of the longshoremen's compensation act. Approximately 10,000 employers of labor are affected by the act, which insures indemnity to all employees in the District excepting household servants, government workers, agricultural workers and such railroad employees as are protected by other legislation.

The law also affects many employers who reside outside the District of Columbia, because the statute requires that all workers in the District be insured, regardless of where their employers reside. Officers of corporations, including the presidents, are considered employees under the act.

The United States Compensation Commission administers the law, which requires that all employers insure either with an authorized insurance carrier or through self-insurance. If self-insurance is elected, bonds or other collateral must be deposited to insure fulfillment of the law's requirements. The law provides for weekly indemnity not to exceed \$25 a week, and death benefits not to exceed \$7,500. Hospital, surgical and similar fees also are to be paid, and specific sums for the loss of eyesight or limbs are provided for.

EXPECT TO END HEARINGS

**Kansas Insurance Commissioner Ex-
pected to Make July 6 Discussion
on Rate Basis Final**

TOPEKA, KAN., July 3.—Commissioner Baker of Kansas will hold two hearings in Kansas City late this week on compensation insurance rates. The first hearing will be July 6, when he will take up what is expected to be the final discussion of the present compensation rate basis. The second hearing will be July 7, when he will take up the proposed change in the minimum premium and the "constant" charge for all compensation policies.

The compensation rate hearing has been pending more than a year. When the new compensation law was enacted the companies filed a new schedule, and the department refused to allow it to become effective. The companies then filed a petition for a rehearing, which was granted and about every month there has been a submission of additional facts and figures, a checking of these facts and then a supplemental hearing on them. No decision has been reached because at each hearing either the companies or the state sought additional time to present additional information. It is expected that the hearing Friday will really be the final one and that a decision will be made shortly afterward.

There seems to be considerable disagreement between the stock and the mutual companies regarding the minimum premium schedule and the constant charge as proposed by the stock companies in a filing several weeks ago. The two groups of companies are not together on the proposal, and the mutual companies asked for a hearing before the stock filing should be permitted to go into effect. Just what the objection of the mutual companies to the stock company plan has not been disclosed here, but will be presented to the commissioner at the hearing this week.

MANY COAL MINE FATALITIES

**Accidents Raised the Rate Considerably
—Month Recorded 230 Deaths of
Mining Employees**

Accidents in the coal-mining industry of the United States in May resulted in the death of 373 men, according to information received from state mine inspectors by the United States Bureau of Mines, Department of Commerce. Of this number, 323 deaths occurred in bituminous coal mines; the remaining 50 were in the anthracite mines of Pennsylvania. The unusually high rate for the month of May was due to 230 deaths caused by four explosions.

The Bureau of Mines records show that the first five months of 1928 accidents at coal mines caused the loss of 988 lives. The production of coal for this period was 230,128,000 tons, showing a death rate of 4.29 per million tons as against 3.85 for the same five months of 1927, based on 1,053 deaths and 273,642,000 tons of coal.

Four major disasters—that is, disasters in which five or more lives are lost—occurred during May, 1928. All of these were explosions. One at Mather, Pa., on May 19, killed 195 men. On May 22 an explosion at Harlan, Ky., caused the death of 8 men, and another at Yukon, W. Va., on May 22 killed 17 men. An explosion at an anthracite mine at Parsons, Pa., on May 25, killed 10 men. These four accidents bring the total number of such disasters to eight with a resulting loss of 284 lives during the first five months of the present year, as compared with seven for the same period of 1927, with a loss of 140 lives.

Comparing the record as to causes of accidents from January to May of the present year with that for the same period of 1927, a reduction is noted for haulage, explosives and electricity. No material change occurred in the rates for falls of roof and coal. Because of the unusual number of deaths caused by explosions, that rate was much higher for the 1928 period than for 1927.

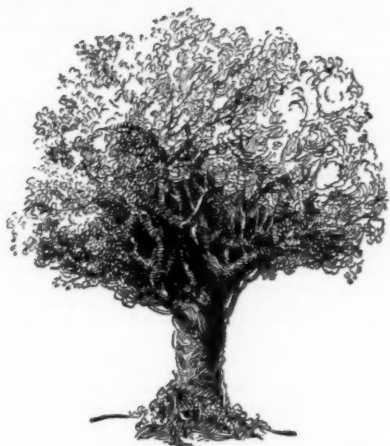
Oklahoma Compensation Experience

OKLAHOMA CITY, July 3.—Figures compiled in the insurance department show the history of workmen's compensation insurance in Oklahoma since 1915, when the compensation law first became effective. From 1915 to 1917, inclusive, three-year term, premiums paid amounted to \$1,653,349; losses, \$603,864, with a loss ratio of 36.5 percent. From 1918 to 1922, five-year period, premiums paid were \$10,773,573; losses paid, \$5,989,407, loss ratio 55.6 percent. From 1918 to 1927, a ten-year period, premiums paid were \$28,170,923; losses paid, \$18,263,188, loss ratio 64.8 percent. In the five-year period from 1923 to 1927, premiums paid were \$17,397,350; losses paid, \$12,273,781, loss ratio 70.5 percent. For year 1927, premiums paid were \$4,606,605; losses paid, \$3,003,695, with loss ratio 65.2 percent. For the entire period from 1915, when the law became effective, to 1927, inclusive, premiums paid amounted to \$29,824,272; losses paid, \$18,867,052, with a loss ratio of 63.2 percent.

State Insurance Up in Saskatchewan

REGINA, SASK., July 3.—Before the workmen's compensation enquiry commission of Saskatchewan here last week arguments were submitted advocating a state insurance act for Saskatchewan modeled on that of Ontario. V. Evan Gray of Toronto, secretary of the Canadian Casualty Underwriters Association, appeared before the commission and stated that state insurance should not be adopted without having alongside private insurance. He commended the Quebec act, which he considered the latest and most modern compensation plan in Canada and submitted a number of reasons why Saskatchewan would be well advised not to venture into the dan-

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gerous territory of state insurance. He outlined some of the difficulties faced by some of the provinces operating under state insurance.

It was not wise, he thought, to place the whole of western Canada under one method of administration of workmen's compensation, and it would be better to allow an alternative scheme in order that each province could check the other and witness the respective merits of the plans in actual operation. He was of the opinion that consideration might be given to the drafting of a new act.

Button Heads Governing Committee

RICHMOND, VA., July 3—Commissioner Button has been designated by the state corporation commission to act as its representative on the governing committee of the workmen's compensation inspection rating bureau of Virginia with power to cast the deciding vote in case of a tie. Constitution of the bureau provides that he shall also be chairman of the committee. For the time being, the bureau will function just as it did before the new law, giving the commission control over compensation rates, went into effect. All schedules of rates filed with the commission have also been temporarily approved, pending a general inquiry by the commission into this class of rates.

File Colorado Referendum Petition

DENVER, COLO., July 3—Earl Hoage and associates, officials of the Colorado Federation of Labor, secured 28,079 signatures, the requisite number, and have

filed this petition with the secretary of state Armstrong requesting that their proposal for increased workmen's compensation awards be placed on the ballots in the next election.

Medical Testimony Not Conclusive

ST. PAUL, July 3—Preponderance of medical testimony should not always determine a compensation decision, the state supreme court said in upholding an award made in the case of a packing house employee who lost his life.

The employee, in trying to avoid a pursuing animal in the stockyards at South St. Paul, was caught in a heavy gate and badly crushed. He died about six months later and an autopsy showed an enlarged heart. The employer contended that he died of heart trouble and not as the direct result of his injury. The testimony of doctors was mainly in favor of this contention.

In its decision upholding the award, the supreme court said: "A preponderance of medical testimony does not prevent a trier of fact from reaching a conclusion at variance with the expressed medical view. Proof sufficient to satisfy a scientific medical test is not required."

Compensation in the Philippines

Workmen's compensation insurance is now obligatory in the Philippine Islands. A cable to the New York office of the American Asiatic Underwriters advises of the recent enactment of a law to that effect by the Philippine general assembly.

WITH BURGLARY UNDERWRITERS

LOOKING FOR MORE CLAIMS

Liberalized Form of Burglary Policy Will Undoubtedly Bring in Losses That Were Passed By

Burglary men are looking forward to possible increase in small claims following the use of the new more liberal residence burglary form on and after July 1. As is known, this form covers losses on porches, garages, basements and out-buildings. There have been complication in the past where a householder carried residence burglary and also personal holdup insurance. If he had \$1,000 residence burglary and \$1,000 holdup insurance, the question arose, if jewelry were taken from him and \$1,000 of household articles stolen while he was in the house, could he recover more than \$1,000? Under the revised policy his entire loss, both personal and residential, is covered up to the extent of the amount of the joint policy.

Burglary men say that undoubtedly there will be an increased number of claims due to loss of baby carriages, bicycles, lawn mowers, rollers, clothing and other articles in basements of apartment buildings, rugs and other articles left on porches, etc.

Residence burglary insurance is being sought after more and more by com-

panies. However, they are underwriting more carefully, are watching the moral hazard and are studying locations. The more liberal policy will be salable and will be pushed by alert casualty salesmen.

Some of the companies declare that the more liberal policy simply covers losses that have been paid to a large extent in the past. Much friction has been caused by people thinking they were covered when they were not. Companies are anxious to secure residence burglary business. Those that have underwritten their risks carefully have made fairly good money.

Attitude on Filling Stations

Companies writing gasoline filling stations have adopted different policies with regard to accepting this class. Some are writing acceptable filling stations where there are proper safeguards at twice the manual rate and some at triple the rate. Others will take them at a less price, but require a safe in which to put money and also demand that the service men not carry over \$10 on their person. Some stations are equipped with a form of safe where money is slipped through a slot into the interior, the safe being kept locked all the time. Companies are wary of filling stations where there is no form of safeguard and where the location is isolated.

IN THE ACCIDENT AND HEALTH FIELD

BROADENS AIR COVER CLAUSE

Union Indemnity Announces Elimination of Time-Clauses on Aviation From Its Accident Policies

The Union Indemnity has broadened the clause in its policies providing for the voiding of accident insurance policies if holders travel in airplanes. In the present policies there are no time-clauses whatever as to aviation. A passenger may take out a policy in the morning and hop off in the afternoon, and it will be in full force and effect.

"The life insurance companies are recognizing aviation," said President W. Irving Moss, "and the fact that air transportation is one of the accepted phases

of human life and endeavor. I have before me a statement to the effect that 42 of the 50 leading life insurance companies in the country, in volume of business, have no clause in their policies eliminating liability from aeronautical activity. Four companies have a one-year elimination rider, and four a two-year elimination rider. Taking into consideration the volume of business two years old, the 50 leading insurance companies in the United States and Canada are covering travel by air to the extent of \$73,276,680,279. These figures apply to life insurance companies.

"In recent months some of the accident companies, among them the Union Indemnity, have liberalized their policy contracts to cover for any loss caused by any hazard in aviation while the insured is riding as a passenger in a li-

censed airplane operated by a licensed pilot upon a regular established route between definitely established airports."

Neighbor Had Premium; Held Agent

LINCOLN, NEB., July 3.—A novel question has been brought by appeal to the supreme court for determination by the World Accident, which lost in the York district court. Pursuant to an agreement between the collector of the company and the policyholder, that because of the latter's frequent absences from home, Levi Jones nearly always left his premium with a neighbor and it was in her hands when the accident occurred that killed him. The court below held the neighbor to be the agent of the company for purposes of collection and payment to her was payment to the company. It holds that she was the agent of the policyholder.

National L. & A. Promotions

Superintendent H. B. Wernette of San Antonio has been made manager of the newly created San Antonio district No. 2 by the National Life & Accident.

F. L. Penix of Jonesboro, R. H. Helm and J. W. St. Romain of New Orleans No. 1, M. W. Hester of Atlanta No. 2 and

J. V. Sandlin of Chicago of No. 3 have been promoted to superintendencies.

Other new superintendents recently appointed are J. Zion, Philadelphia No. 1; R. W. Walker, Springfield, Mo.; H. R. Hill, Oklahoma City; R. P. Holloway, San Antonio No. 2; R. M. Gordon, Peoria, and J. H. Rogers, Detroit. W. M. Kerr of the Detroit district has been promoted to a superintendency in Philadelphia No. 1.

Appointed Field Superintendent

The Washington Fidelity National announces the promotion of Agent Henry G. Herold to a field superintendency in the Cincinnati district. He has made an excellent record as an agent in that district.

Holds 20th Anniversary Convention

The 20th anniversary convention of the Columbian Protective was held at the home office in Binghamton, N. Y. About 100 representatives, including office managers and agents, gathered. A six-month campaign for new business brought more than 10,000 approved applications, it was reported, a 100 percent increase over the previous year. The membership is now approximately 20,000.

AMONG SURETY MEN

BANK INADEQUATELY BONDED

First National Bank of Menasha, Wis., Suffers \$138,000 Loss from President's Acts

MILWAUKEE, July 3.—Inadequate bonding of bank officials has been pointed out by surety men here in the case of the First National Bank of Menasha, Wis., on which the Maryland Casualty has just paid a loss of \$20,000, covering H. A. Fisher, former president of the bank, through whose actions the bank has suffered a total loss of \$138,000.

The Maryland covered the bank for \$60,000 on an American Bankers' schedule form of bond and Fisher was covered for \$20,000 under the schedule form. The company paid the full penalty of their bond on him.

A few months ago a national bank examiner came into the bank and discovered the shortage, appearing unexpectedly one morning and refusing to let anyone in the bank touch the books. He took possession of them as soon as the bank opened. The examiner disclosed that there had been a shortage over a period of years, which had been covered prior to that time by Fisher's pulling out sheets from the ledger.

Liability Question Arises

The loss consisted not only on funds of the bank but also in money deposited with Fisher as president, for which he gave the bank's receipts, to buy bonds and to purchase mortgages; and also on bonds left with the bank which he converted to money. He lost the money by investing heavily in several local industries at Menasha which proved unsuccessful.

There was a question of the liability of the bond, because other employees of the bank who were covered by the bond knew that Fisher was supposed to have a large amount of the bank's securities which he handled, and they knew this was irregular. Close investigation, however, developed that none of the employees of the bank was involved in any way and in view of the character and high standing of the employees in the community, the directors, in conference with James E. Coleman, general attorney for the Maryland Casualty in Wisconsin, decided not to make any claim against the company other than for the bond on Fisher. The directors made good the balance of the \$138,000 shortage voluntarily.

Scott Nixon, 104 Masonic building, Augusta, has been appointed general agent for the Continental Casualty.

CALIFORNIA SITUATION BAD

Company Officials See No Hope for Immediate Improvement of Commission Problem

NEW YORK, July 3.—Surety officials of the east are not hopeful of early improvement in the commission situation in southern California, though appreciative of the efforts of the agents' association of that territory to bring about such result. The proposition of the latter, however, that it be privileged to designate the centers in which the companies may appoint preferential agents, failed to strike a responsive chord at the head offices. Managers declared that they, and they alone, are in position to determine such action. They pointed out that the volume of desirable business had from a community is not necessarily dependent upon its population, and that it not infrequently happens some of their best producers are located in small centers. Hence they insist that each company decide for its self where it appoint the limited number of top commission agents permitted under the conference rules.

No Action Apparent

Though the Pacific Indemnity is not a member of the acquisition cost limitation agreement, its president, L. A. Phillips, is understood to have promised to cooperate with the signatory offices, providing all of the latter confine the number of their agencies in California to the rule designation. However, one important conference office declines to do this, being unwilling to surrender a long established and profitable second agency connection at Los Angeles.

While the conference voted some weeks ago to resume jurisdiction over California and named a special committee to deal with conditions there, nothing has been done thus far, nor does there appear to be any early prospect of reformative action.

Criticize Freedy at Fond du Lac

FOND DU LAC, WIS., July 3.—The Royal Indemnity was released from its bid on public official bonds and Commissioner Freedy was criticized by the city council here for "upholding the increased rates of bonding companies rather than the interests of the general public." The A. B. Schuchardt agency was instructed to furnish the bonds for all city officials. This was the agency which put in the low bids, below manual rates, several weeks ago.

Commissioner Freedy in his letter said the city could not insist that the Royal



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Indemnity furnish the bonds at prices conflicting with the rating bureau schedule, although the company submitted a bid at such quotations, and that the council's efforts to force the Royal Indemnity to furnish the bonds would in reality be asking the bonding company to violate the Wisconsin law.

Companies Sue on Bond Reinsurance

Suit in which fraud and misrepresentation were charged has been instituted by the Commercial Casualty and the New Jersey Fidelity & Plate Glass in Chancery Court in Newark to set aside two contracts reinsuring the Southern Surety of Des Moines. The contracts cover part of \$1,100,000 of bonds the Southern wrote on the Carnegie Trust Company, Carnegie, Pa., four years ago. According to the plaintiffs the bank was declared insolvent in 1925 and the Southern Surety, over the protests of the suing companies, admitted its full liability.

Barnes With New York Indemnity

BOSTON, July 3.—The New York Indemnity announces the appointment of Harold F. Barnes as manager of the bonding department of its New England branch, associated with Manager Jesse Harding.

Mr. Barnes started in the surety business with John C. Paige & Co. of Boston, where he remained nine years, except for two years service in France. In 1919 he went with Gilmour, Rothery & Co. of Boston as assistant manager of the bonding department. In 1922 he became manager of the bonding department of Hollis, Perrin & Kirkpatrick and in 1925, when the Detroit Fidelity & Surety opened its New England department here, he was appointed manager, the position he now resigns.

Poole With Fidelity & Deposit

NEW YORK, July 3.—Arthur H. Poole, newly appointed assistant manager of the contract bond department in the branch office here of the Fidelity & Deposit, was previously with the Royal Indemnity, where for the past two and a half years he was assistant superintendent of its surety division. His initial training in the business was with the Massachusetts Bonding.

Opens Newark Branch

President Homer H. McKee of the Detroit Fidelity & Surety announces that his company will open a branch office in the Military Park building, Newark, N. J., in charge of Frank J. Burns. The opening of this office will add material strength to the company's position in the eastern section. Mr. Burns has been manager of the surety department in the Newark branch of the Metropolitan Casualty. Previously he was closely associated with Luther E. Mackall in the management of the fidelity and surety business of that company.

Discuss Acquisition Cost

MILWAUKEE, July 3.—Acquisition cost was informally discussed by the Surety Underwriters Association of Milwaukee at its final meeting of the season Friday, June 29, but no action was taken in regard to any change in the Milwaukee situation. The members spoke

of the possibility of a visit from the special committee and of an arbitrator for Milwaukee. An opinion was expressed that when the home office companies sign the agreement, the local men will

have some guide for themselves. A report was made on the golf tournament June 27. The next tournament will be held July 20. The club will resume its weekly meetings on Sept. 7.

PERSONAL GLIMPSES OF CASUALTY MEN

H. A. Behrens, president of the Continental Casualty of Chicago, has gone to his place on Belvidere Island on the California Coast to spend the summer. He will return during the early part of September.

Jesse S. Phillips, president of the Great American Indemnity, accompanied by his family, will spend the next two months traveling in Great Britain, Germany, France, Italy and Switzerland. The party will sail from New York City July 7. When President Phillips returns G. F. Michelbacher, vice-president, will take his vacation, spending it as usual in his old haunts in California.

Olaf H. Johnson, former insurance commissioner of Wisconsin, now vice-president of the Underwriters Casualty of Milwaukee, and Mrs. Johnson have returned to Milwaukee from Kansas City, where they were married three weeks ago. When they left for Kansas City, Mrs. Johnson's home, they expected to attend the Republican convention. An automobile accident in which Mr. Johnson was injured changed their plans. They were married in a room at a hospital there, and heard the convention over the radio.

Frank J. Tharinger, assistant secretary of the Old Line Life of Milwaukee for a number of years until November, 1925, when he resigned to become head of the Tharinger Macaroni Company, Milwaukee, and former secretary of the Health & Accident Underwriters' Conference, has been elected president of the National Macaroni Manufacturers' Association.

Herbert N. Hutchinson, Atlanta manager of the American Surety, was recently installed as president of the Atlanta Rotary Club for 1928. W. Bayne Gibson, another prominent financial and insurance man, was installed as second vice-president of the club.

Edward S. Hotaling, manager of the automobile department for the Commercial Casualty at Los Angeles, who died suddenly last week, was buried there Monday. He was 48 years of age and well known in automobile insurance circles, having handled this line in Los Angeles for a number of years. Prior to his connection with the Commercial Casualty he was part owner of the Pacific Agency, general agent for southern California for the automobile department of the National Union. Also at one time he was with the Independence Indem-

nity as superintendent of its Los Angeles service office. Before going to California he was a resident of Butte, Mont., where he operated the Hotaling-Jennings Company, general agent for the Royal Indemnity.

Arch McAllister, for a number of years assistant manager of the International Indemnity of Los Angeles, holding that position when the company was reinsured by the Union Indemnity a few months ago and going with the latter company as assistant vice-president, has resigned to return to California and will re-enter the business in that state.

John Angus Morrison of Chicago, well known general agent of the Aetna Life and producer of general insurance, and Mrs. Morrison have gone on a two months' vacation in Europe.

Arthur Neugebauer, recently superintendent of the publicity department of the Globe Indemnity, has opened an independent advertising service in New York, feeling that with his knowledge of the insurance field plus his publicity experience he can be of service to company advertising managers.

Service Cars Must Be Covered

ST. LOUIS, July 3.—Mayor Miller has signed an ordinance to regulate the operation of service cars on the streets of the city, requiring the owners of all service cars to provide adequate liability insurance for the protection of their patrons and other users of the streets on which the service cars operate. The new law will become effective as quickly as city officials can put it in operation, as it carries an emergency clause.

The insurance clause is considered the most important part of the ordinance. It requires liability coverage of \$5,000/\$10,000. Insurance manuals quote a rate of \$425 a year per car for this protection. Service car owners in opposing the ordinance contended insurance rates were too high. There has been some talk of the organization of a mutual.

Taxis Must Be Insured

PHILADELPHIA, July 3.—Taxicab operators, and especially independents who have been chief violators of the law, must carry liability insurance or else they will be forced to give up their

licenses. Public Service Commissioner Benn so informed 50 independent operators at a hearing at the city hall. The cabmen were required to appear before the commission in connection with a state-wide checkup on independent cab operators who have failed to comply with the ruling requiring taxi operators to carry insurance.

Commissioner Benn announced that the ruling is being disregarded by small independent operators and that the commission is determined that its regulations be observed. The ruling calls for a taxi operator to carry \$5,000 insurance for one cab and \$10,000 for two or more cabs.

Require Insurance for Taxis

COLUMBUS, O., July 3.—The city council of Columbus, O., is expected to pass an ordinance providing for compulsory liability insurance for taxicab drivers and owners. All bus owners in Ohio must provide such insurance. In Columbus many of the taxicabs are operated by men who have rented the cars from their owners. The taxicab owners are conferring with insurance men in an effort to agree upon some rate that will not be prohibitive and which will not cause them to boost taxi fares to a point where the business won't be profitable through a falling off in patronage. The insurance rate schedule in the ordinance ranges from \$400 to \$825 a year for each cab.

Automobile Liability Case

Held that the driver of a motor vehicle is in charge and control of a dangerous instrumentality, capable of inflicting serious and often fatal injuries, and is charged by the law with a higher degree or a greater amount of care than a pedestrian; and in such action, it was error for the court to refuse to instruct the jury that the driver was chargeable with a greater amount of care at time of accident than plaintiff pedestrian. Where plaintiff alighted from the rear of a street car, passed behind the car and was struck by defendant's automobile, it was error for the court to refuse to instruct the jury that the driver was bound to use reasonable care to anticipate the presence on the street of other persons having equal rights with himself to be there, and that a failure to use such reasonable care would be negligence. *Vedder vs. Bireley*. Ct. of Appeals, Calif., 3rd Dist.

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